



Agenda **30 BB**

Our commitment to a sustainable future



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 Interactive summary



Presentation

Sustainability has emerged as one of the central issues on the global agenda, influencing business practices as well as the decisions of governments, consumers, and investors. The topic is becoming increasingly strategic, driven by the need to align economic growth with respect for planetary boundaries and a commitment to reducing inequalities.

In this context, Environmental, Social and Governance (ESG) factors become the cornerstone for identifying opportunities for innovation, competitive advantage and resilience building. Adopting this approach will enhance businesses ability to anticipate and manage risks, while bolstering their position in the market. The most effective response to stakeholders is a commitment to creating long-term sustainable value, aligning economic performance with positive impacts on society and the environment.

In the financial market, the sector in which we operate, a broad view of ESG issues is paramount, along with a careful assessment of the allocation of funds granted. We recognize the importance of attentively considering the impacts of our activities. In addition, we are also committed to fostering diversity in our workforce, investing in initiatives that support the financial health of our customers, designing decarbonization goals,

and creating new business opportunities related to environmental assets.

This conviction has guided our trajectory, and fine-tuned with global movements that pursue sustainable development, we have stood out for over two decades with our innovative efforts that reflect our commitment to promoting a greener, more inclusive, diverse, low-carbon economy.

In 2005, we drew up the first version of our Sustainability Plan, which serves as a strategic-tactical instrument. Since then, it has guided the enhancement of our practices and business from an ESG perspective. In 2017, this plan was renamed Agenda 30 BB, in line with the UN Sustainable Development Goals (SDGs).

Agenda 30 BB has played a key role in consolidating our short-, medium-, and long-term vision, as part of our ongoing commitment to evolve social, environmental, and climate responsibility initiatives, aware of our transformational role in society.

The Long-Term Sustainability Commitments, publicly announced in 2021 and revised in 2023, reinforce this journey. These reflect our engagement with major global challenges and best practices,

bolstering the integration of sustainability into our business strategy.

To maintain our leading role in supporting sustainable initiatives, we have defined new commitments and extended our goals from 2030 Vision onwards. We have 10 commitments with 19 long-term goals to be achieved, referring to: sustainable finance; environmental, social and climate governance; and positive impacts on the value chain.

We also launched the tenth edition of our Sustainability Plan, now focused on the 2025-2027 three-year period. The Plan comprises 100 strategic actions that bolster social and banking inclusion, valuing diversity, environmental protection and business performance, aiming at building increasingly sustainable results.

This Agenda reaffirms our commitment to being close and relevant to people's lives at all times. We are dedicated to supporting thousands of Brazilians through groundbreaking solutions and credit offers, and to contributing to the country's economic and social development.

In the following pages, we invite you to learn more about our history and our action plan for a more sustainable future.

Good reading!



Message from Management

Banco do Brasil has a long history of social, environmental, and climate responsibility. The Bank has focused on solutions that ensure the connection between business, people, and the environment to produce long-term results and effectively contribute to the country's sustainable development.

In this endeavor, we anticipate trends, quickly respond to significant global challenges, and prioritize sustainability within our strategy, as a true leader who creates value and exerts a positive impact on both the environment and society.

Since 2005, when we inaugurated our Sustainability Plan, we have been undergoing a transformation journey. Over the past two decades, we have refined our business practices and processes, while also committing to supporting the transition to a greener, low-carbon, and inclusive economy.

We are proud to announce that we have reached two decades of advances: our sixth consecutive designation as the world's most sustainable bank by Corporate Knights' Global 100 ranking. In addition, Banco do Brasil has been included in every edition of the B3 Corporate Sustainability Index (ISE) since its launch in 2005, which further evidences our longstanding commitment to sustainability agendas.

This year, we conducted the 10th cycle of updating the Agenda 30 BB, structured in short, medium and long-term commitments concerned with a more sustainable future. The development of this Agenda was a result of a comprehensive, in-depth process which relied on our stakeholders and the active involvement of our Strategic Units, leading to various actions and goals focused on Environmental, Social and Governance (ESG) criteria and mobilizing our leaders and teams.

Every day, we continue to focus our efforts on building a more inclusive, green, and sustainable future through new ESG solutions. Our strategies and goals are summarized in our Agenda 30 BB.





We maintain strong collaborative relationships with our customers, partners, and employees, creating shared value in the present and in the future.

And our intention is to go further: our goal is to continuously transform the culture of BB. We pursue to incorporate the topics of diversity, equity and inclusion into all our practices and decisions. In this regard, we have approved diversity criteria for executive board appointments and are expediting efforts to increase the presence of women and Black individuals at various hierarchical levels. Our commitment is clear: to achieve 50% representation by 2030.

We remain steadfast on the environmental agenda. We invest in renewable energy, sustainable agriculture and nature-based solutions. Our Sustainable Loan Portfolio already surpasses R\$ 396 billion - and we are committed to reaching a balance of R\$ 500 billion by 2030. With the Bioeconomy Financial Hub, we intend to achieve R\$ 5 billion in volume of funds invested by 2030 and thus positively impact the lives of more than 1 million people through initiatives carried out within the scope of the bioeconomy - valuing forest products and helping to keep them standing.

Advancing with strategies and business models that are in line with global sustainable development priorities, which uplift the quality of services we provide to our customers and mitigate environmental and social impacts is crucial for our journey. These pillars ensure our position at the forefront of innovation and reflect the commitments outlined in Agenda 30 BB.

This authentic connection with society is our guiding force, driving us to be leaders in building a greener, fairer, and more inclusive planet. We are committed to this endeavor in the long term. Therefore, we maintain strong collaborative relationships with our customers, partners, and employees, creating shared value in the present and in the future. We are close to people - and we want to continue to be relevant in their lives.

Tarciana Medeiros
Banco do Brasil CEO

José Ricardo Sasseron
Chief Government Business and Corporate Sustainability Officer of Banco do Brasil





Message from the Environment and Climate Change Minister

The current state of the planet is a pressing concern that demands our immediate attention. This is a critical moment to ensure a shared and prosperous future. Brazil is determined to lead by example, the transition to a low-carbon economy. In this journey, Banco do Brasil stands out as a pivotal leader in boosting the country's sustainable development.


In 2004, in the capacity of Environment Minister, we invited Banco do Brasil to elaborate its own Corporate Agenda 21. At that time, the Ministry was already working to align economic growth with environmental and social responsibility, through structuring public policies and partnerships with government agencies, civil society and social movements.

Due to its economic strength and capacity for innovation, we trusted that the business sector would become a vital player in building a fair and sustainable development model. Banco do Brasil

accepted this commitment with determination and vision. Today, it is inspiring to see how this commitment gained strength and thrived, with remarkable advances in the bioeconomy, energy transition, environmental conservation, reforestation and climate finance.

In 2024, we entered into a cooperation agreement between the Ministry of Environment and Climate Change and Banco do Brasil aiming at bolstering socio-bioeconomic production chains in the Legal Amazon. One of the objectives of the partnership is to set up a network of credit agents who will work to facilitate access to credit seamlessly with the production systems and the technical assistance of bioeconomy organizations. The initiative also includes training and workshops on sustainable management in the territories, concrete steps towards development that respects and values our forests and communities.





Banco do Brasil stands out as a pivotal leader in boosting the country's sustainable development and the transition to a low-carbon economy.

Climate emergency demands immediate responses. It is imperative that we expedite mitigation and adaptation efforts, ensuring that all individuals have access to the resources and technologies necessary to address the escalating impacts of extreme events. This is a collective call from the broader community of society, not solely from governments.

The year 2025 brings a unique opportunity: the United Nations Climate Change Conference (COP30), which will take place in Belém, Pará. Brazil hopes that this COP will signal the onset of a new age of climate action, centered on the implementation of the existing commitments. It is imperative to act promptly. It is time to take action in a courageous and responsible manner.

We already have the technical solutions to tackle the climate crisis, protect our biodiversity, and combat the serious social problems surrounding us. It is imperative that we make the ethical and political commitment to expedite decision-making and translate proposals into tangible outcomes, advancing towards a fair climate transition.

Lastly, we would like to acknowledge BB's ongoing efforts to build a more sustainable future. Brazil needs this strength and commitment. We wish Banco do Brasil, its managers and employees, that this journey of progressive gains continues to evolve, achieving great accomplishments far beyond the horizon of 2030.

Let us work together to build a fair and sustainable legacy for all!

Marina Silva
Environment and Climate Change Minister



1



Agenda 30 BB

Development of BB sustainability journey



Milestones and advances over time

1985

- We set up the **Banco do Brasil Foundation** to contribute to the social transformation of Brazilians and to the country's sustainable development.

2003

- We have joined the **UN Global Compact**.
- We elaborated BB's **Charter of Principles for Social and Environmental Responsibility**.

2007

- We became founding members of the **Brazilian GHG Protocol Program**.
- We won the **Pro-Gender and Race Equity Seal**.
- We launched the **Corporate Governance Code**.
- We published our first **Sustainability Report** following the Global Reporting Initiative Standards (GRI).

2012

- We have joined the **Dow Jones Sustainability Index (DJSI)**, World portfolio.
- We adhered to the **Business Pact for Integrity and Against Corruption** and the Business Charter for Human Rights and the Promotion of Decent Work of the **Ethos Institute**.

1995

- We signed the **Green Protocol**, a charter of principles adopted by public financial institutions.

2005

- We inaugurated our **Sustainability Plan**, a the Corporate Agenda 21.
- We have joined the first portfolio of the **Corporate Sustainability Index (ISE B3)**.
- We have drawn up our first report to the **Carbon Disclosure Project (CDP)** and adhered to the **Equator Principles Equador**.

2010

- We became a member of the **Carbon Efficient Index (ICO₂)**.
- We adhered to the **Women's Empowerment Principles**.

2015

- We published the first version of our Social and Environmental Responsibility Policy (**PRSA, in Portuguese**).



2017

- We have aligned our Sustainability Plan with the **Sustainable Development Goals (SDGs)**, which has been renamed Agenda 30 BB.

2020

- We were assigned an 'AA' rating from the MSCI **Sustainable Finance Framework**.
- We launched the **Sustainable Finance Framework**.

2022

- We have been recognized with certification by **Women on Board (WOB)**.
- We were included in the list of the most transparent companies by the **Observatório da Transparência (Transparency Observatory) (GRI Brazil)**.
- We raised **US\$ 500 million** through the 1st Issue of Social.

2024

- We have joined the **Pact for Diversity, Equity and Inclusion** (with the Ministry of Management and other state-owned companies).
- First place in the **ESG Integrity Yearbook 2024** ranking.
- We incorporated the **ESG Guidance (Sustainable Loan Portfolio)** into the corporate Guidance, reinforcing financial practices in line with environmental, social and governance criteria.

2018

- We adhered to the **UN Standards of Conduct for Businesses** to combat discrimination against LGBTQIA+ people.

2021

- We launched the **10 Long-Term Sustainability Commitments**.
- We adhered to the **Business Ambition** for 1.5°C initiative and the **TCFD recommendations**.

2023

- We have joined, as ambassadors, the initiatives of the **do Global Compact - Brazil Network (Women Lead 2030; Race is Priority; and Living Wage Movements)**.
- We were recognized as the most sustainable bank in South America (Capital Finance International – **CFI.co**).
- We won the **Terra Carta (Earth Charter) Seal from the Sustainable Markets Initiative (SMI)**.
- We launched the **12 BB 2030 Commitments for a + Sustainable World**.

2025

- For the sixth time, we were recognized as **the world's most sustainable bank** ranking 17th in the Corporate Knights Global 100.
- We achieved an 'A' grade in the **Carbon Disclosure Project (CDP) ranking**, reflecting our commitment to transparency and action on climate change.



An agenda for sustainability: 20 years of history

For two decades, we have been advancing our sustainability agenda. We are guided by concrete action plans that set objective and challenging goals, involving our various areas.

Following the steps on the Brazilian Agenda 21, in 2005, Banco do Brasil elaborated its Sustainability Plan - Agenda 21 BB - as a result of a commitment signed with the Ministry of the Environment (MMA). This initiative aimed at setting out a business agenda focused on environmental conservation, social justice, economic efficiency and sustainable development.

We have seen the impact of enhancing our practices in a variety of areas, from business to people, also influencing risk management and governance. Throughout the different cycles of

our Sustainability Plan, we have implemented more than 500 initiatives in the social, environmental, and governance dimensions. Each initiative makes a concrete contribution to building sustainable results, social and environmental benefits.

The consolidation of our purposes and goals, established over time, is evident in the initiatives that have had a positive impact on our trajectory. As part of Agenda 21, we developed significant milestones, including BB's Corporate Governance Code, the Private Social Investment (ISP) management system, and the incorporation of socio-environmental indicators into results management instruments. Concurrently, we initiated the Pro-Gender Equity Program and other initiatives designed to foster diversity and inclusion within the corporate environment.

From the outset, our concerns regarding the enhancement of RSA principles within processes become a pivotal aspect of our Sustainability Plan. In subsequent years, we have reinforced this vision through initiatives aimed at managing the consumption of natural resources (water, energy, and paper) and the proper disposal of waste. We also highlight the completion and publication of the Greenhouse Gas (GHG) emissions inventory, in accordance with the Brazilian GHG Protocol Program, and the advances in electronic digitization processes, which have contributed to mitigate environmental impacts and, concurrently, improve our customers' experience.

In the corporate governance front, we began to adopt strategic actions to disseminate the culture of sustainability within the Board of Directors, intensify employee training on this topic and broaden the dissemination of the Social and Environmental Responsibility Policy. In the early stage of Agenda 21 BB, the Sustainability Forum was set up. This body is composed of executive managers from various areas, and its mission is to support the incorporation, alignment, and cross-sector dissemination of sustainability principles and

Throughout the different cycles of our Sustainability Plan, we have implemented more than 500 actions in the social, environmental and governance areas.



practices throughout the organization. This initiative remains in force up to date.

We consolidated this movement in the following years. In 2017, we made significant strides in our Sustainability Plan by adhering to the SDGs, in response to the United Nations' global call to action, which included the eradication of poverty, the environmental protection, and the promotion of gender equality, among other essential commitments. From this milestone, Agenda 21 has been renamed Agenda 30 BB.

During the course of the Covid-19 pandemic, we accelerated our digitization efforts, which had already been in progress for some years at BB, with the support of Agenda 30 BB initiatives. This reinforcement enabled us to broaden the use of digital channels during a critical health crisis, ensuring continuity of services and customer safety.

Aiming at promoting financial inclusion and fomenting sustainable business, we continue to develop new products and services with ESG attributes. In this context, we have made progress in consolidating and transitioning to a greener, more inclusive low-carbon portfolio. We also refined the criteria for assessing social, environmental and climate impacts in the product development and revitalization process, within the scope of the C3 Methodology, which integrates risk analysis, controls and compliance.

Over the past years, in line with this vision, we have launched various credit solutions, such as BB Crédito Energia Renovável, designed for individuals which transacted approximately R\$ 30 million in the first two months following its launch. More recently, we also expanded our range of sustainable investments with the launch of six new funds combining profitability and security with positive impacts on the environment and society.

Our expansion into new business models also relies on Agenda 30 BB's support. Through integrated initiatives among different areas, we have set up partnerships aiming at building strategies to operate in the carbon market, bolster the bioeconomy in the Amazon, and position the Bank in the free energy trading environment.

As part of Agenda 30 BB, we continue to reinforce our corporate governance practices and our commitment to diversity, equity and inclusion. To support the implementation of the sustainability strategy, we have set up strategic and executive committees and included diversity criteria in the Management Appointment and Succession Policy.

In response to the challenges of fostering diversity and eliminating any form of discrimination in the workplace, we have set out ambitious and impactful goals: to achieve 30% women and 30% of black and mixed-race people in leadership positions by 2025, as well as 30% women in Science, Technology, Engineering, and Mathematics (STEM) positions by 2030.

These goals reflect a vision of a more inclusive and equitable future, underpinned by concrete efforts in the present. To make these advances possible, we have restructured and enhanced our internal selection processes, to incorporate Diversity, Equity and Inclusion (DE&I) criteria. Furthermore, we have implemented career advancement programs targeting underrepresented groups, aiming at fostering equitable opportunities and intensifying representation across various levels of the organization.

As part of an ongoing process of evolution and reaffirming our commitment to the UN 2030 Agenda, in 2023 we revised the Long-Term Sustainability Commitments, originally launched in 2021. These commitments bolster our activities, reinforcing integration with our business strategy and actively contributing to building a fairer, more resilient and inclusive future.

We have continuously evolved and strengthened our practices and business by incorporating ESG criteria into the planning and execution of Agenda 30 BB actions, seeking to combine business competitiveness with the construction of a greener, fairer and more inclusive society.



Commitment towards the market and society

Our DNA reflects a trajectory marked by sustainability and innovation, consolidating Banco do Brasil's role as a pivotal agent in conducting relevant business for society - in the execution of public policies and in the country's economic development.

In order to direct these efforts, sustainability is embedded into our Corporate Strategy (ECBB), with an impact on business management and risk management.

We abide by the best governance practices, adhering to national and international commitments to foment sustainable development and combining financial performance with responsible action, in line with our history.

Guided by the Social, Environmental and Climate Responsibility Policy (PRSAC), our business model incorporates practices focused on people, the environment and climate issues. The objective is to facilitate a transition to a more sustainable economy, embedding the urgency of climate change into strategic planning and investing in business opportunities aligned with a low-carbon and inclusive economy.

In our day-to-day dynamics, sustainability is always present, fostering the promotion of diversity in the workplace. Through the Diversity, Equity and Inclusion Advisory Board (Codei), we analyze trends, discuss the necessary advances in management and propose initiatives leading us, along with our stakeholders, towards the best market practices.

We adopt the main national and international ESG taxonomies to independently assess our Sustainable Loan Portfolio, which includes operations and credit lines to finance activities with a positive socio-environmental impact. This is reflected in the allocation of more than R\$ 396 billion in loans (June/2025), aimed at supporting customers in the transition to a more sustainable portfolio.

Among the advances achieved, the most recent is our bioeconomy financing platform, the Financial Hub, with R\$ 2 billion in funds (June/25) for the legal Amazon, in partnership with the Ministry of Environment and Climate Change (MMA), the Climate and Society Institute (ICS) and the Inter-American Development Bank (IDB). The platform centralizes the work of credit agents and banking correspondents specializing in rural credit, guidance

R\$ 396.5 billion
in credit operations,
which bring positive social and
environmental externalities.

and technical assistance for sustainable production chains, including Brazil nuts, cocoa, açai, and other regional crops, prioritizing the adoption of social technologies and initiatives in the areas of income generation, education and the environment.

As one of the main drivers of Brazilian agribusiness, we support the entire production chain in adopting more sustainable standards. Through our Environmental Conservation Strategy published

in December 2024, we reinforced our commitment to support rural producers in environmental preservation initiatives that combine increased productivity with environmental conservation practices, as well as feasible and resilient production systems. We reached R\$ 171.2 billion in sustainable agriculture in the first quarter of 2025.

The most recent initiatives and results of our sustainability efforts can be seen below.

We are recognized as one of the world's most sustainable banks

Our ongoing commitment to sustainability is integral to our business practices, decision-making, and strategies. This commitment has earned us a prominent position in various rankings, awards, and market recognitions, reaffirming our leading role in the sustainable development agenda.

Our brand has been included in the São Paulo Stock Exchange's Corporate Sustainability Index (ISE) for 20 consecutive years, and BB was recently selected for its Diversity Index portfolio (Idiversa B3). In addition, in 2024, Brand Finance recognized us as Brazil's strongest brand. We won in two categories of the UN Global Compact's Women Lead 2030

and Race is Priority Movements Award, and we received the Top Employer certification for the 11th consecutive year.

We are also listed in the World and Emerging Markets portfolios of the S&P Dow Jones Sustainability Index (DJSI), and in the London Stock Exchange FTSE4 Good Index Series.

In January 2025, we were honored to receive the distinction of being recognized as the world's most sustainable bank for the sixth time in a row by the Corporate Knights Global 100 ranking, holding the 17th position in the overall companies ranking.



What we mean by ESG

The acronym ESG refers to practices related to the Environmental, Social and Governance dimensions.

The document Who Cares Wins, published in 2004, was an initiative of the UN Global Compact, in partnership with the World Bank, which brought together a group of financial institutions aiming at developing guidelines for embedding ESG factors into risk analysis and investment decisions. Banco do Brasil is among the institutions that contributed to the document drafting.

2025 ESG highlights

Tarciana Medeiros

is the first woman chief executive officer of Banco do Brasil.

50% of the Board of Directors composed of women.

Voted the World's Most Sustainable Bank for the 6th time by the Global 100 ranking.

For **20 consecutive years** we have been joining B3's Corporate Sustainability Index (ISE).

We launched the Anti-Discrimination Protocol to reception, promote whistleblowing and manage the consequences.

R\$ 396.5 billion balance in the Sustainable Loan Portfolio.¹

3.6 million customers with renegotiated debts.^{1,2}

We have earmarked more than

R\$ 49.2 billion in resources to support municipal and state efficiency.^{1,2}

We innovatively raised **US\$ 800 million** for sustainable agriculture through the Multilateral Investment Guarantee Agency (Miga), following the principles of the Green Loan.

850,000 hectares preserved through the strategy of operating in the carbon market.¹

R\$ 2 billion in bioeconomy and value chain projects in the legal Amazon.

¹ The information refers to the first half of 2025.

² BB Long-Term Sustainability Commitment (2023 edition) fulfilled.





2



Agenda 30 BB

Agenda 30 BB: a glimpse into the future

Agenda 30 BB: a glimpse into the future



With regard to sustainability, our journey has been solid and well-established. This issue has been a central component of our strategic and operational decisions, and its cross-cutting nature reinforces our commitment to achieving sustainable results. This approach involves a management that incorporates economic value into transparency, governance, social, environmental and climate responsibility.

Over the course of its 20 years, Agenda 30 BB - our Sustainability Plan - has been updated ten times, keeping pace with developments of the debate on corporate sustainability and Banco do Brasil's strategic guidelines. This journey has consolidated the integration of short- and medium-term actions into a long-term positioning, through commitments aligned with global targets such as the Sustainable Development Goals (SDGs) and the Paris Agreement.

Through Agenda 30 BB, we seek to meet the expectations of our stakeholders, reinforce sustainability governance and boost our practices and business. Guided by a strategic perspective, the analysis of ESG trends and global best practices, Agenda 30 BB reflects our commitment to building positive impacts for society and the environment.

This model aims at accelerating the transition to a greener, more inclusive, diverse and low-carbon economy, fostering crucial advances in areas such as sustainable finance, climate change and decarbonization, diversity, equity and inclusion, biodiversity and environmental conservation, health and financial inclusion, among other fundamental issues for the prosperity of the planet and its people.

Therefore, our commitment aligns with current trends in integrated management and underscores the relevance of our transformative role in delivering sustainable solutions and expanding our activities to enhance value creation.

Agenda 30 BB

Long-term Sustainability Commitments

A strategic review is conducted in accordance with global sustainable development priorities shared between civil society, the government, and multilateral organizations and quarterly reports to the market during the results disclosure period.



Sustainability Plan

Reviewed every two years, it is built around sustainability challenges. The plan unfolds into three-year established commitments. These are actions and targets to be implemented by various Strategic Units, based on the assessment of ESG risks and opportunities.



Elaboration of **Agenda 30 BB**

We manage social, environmental, and climate impacts, risks, and opportunities. These are identified and prioritized based on ESG trends assessments, sector studies, sustainability indexes, ratings, and rankings, as well as good market practices, also through contributions

received from our stakeholders during the collaborative development of our materiality and our Sustainability Plan.

The Agenda 30 BB planning considered all the progress that already has been made and, at the same time, advanced and deepened current sustainability topics. The following stages were conducted in this tenth update cycle:

1 Territory of socio-environmental impact materiality

20 topics and 21 challenges mapped out based on an analysis of the main sustainability references, including national and international trends and studies, market benchmarking and BB's strategic guidelines.

2

Map of stakeholders

Identification and prioritization of which audiences would contribute most to the sustainability agenda and which should be consulted.

3

Consultation with stakeholders

Consultation with stakeholders to prioritize the topics, which relied on the participation of more than 7,000 people, including: senior management, employees, customers, BB conglomerate companies, suppliers, the government and regulators.



4

Consolidation of results and definition of materiality

The materiality results were assessed by the executive managers at the 56th BB Sustainability Forum, with a proposal to be forwarded to the Sustainability Executive Committee for validation. Of the 20 topics mapped, 10 were considered material (priority).

Identification of gaps and opportunities

Analysis of sustainability indexes, ratings and rankings, stakeholders demands and good market practices.

5



6

Agenda 30 BB Planning

Proposal of strategic actions with an ESG bias, involving the entire company, as well as a review of the Long-Term Sustainability Commitments.

7

In-house engagement

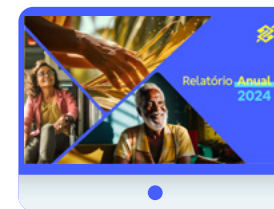
The commitments and actions are assessed by the areas in charge, contributing to defining goals and suggesting new approaches.



8

Validation in management committees

The commitments and actions are validated by executive managers from the respective areas involved in the process.



10

Accountability

Half-yearly accountability to the Sustainability Executive Committee (Cesus) and annually to stakeholders through the Annual Report.

9

Senior management approval

Approval of Agenda 30 BB, agreed upon in the 10 Long-Term Sustainability Commitments and the 2025-2027 Sustainability Plan, by the Board of Officers.



BB's sustainability topics and challenges

Each organization has its own range of environmental, social and governance issues that are seen as priorities and need to be managed in order to prevent, mitigate and/or reduce eventual impacts on the value creation, both for business and for society.

Materiality is one of our sustainability strategy pillars, which is concerned with seamless management and the identification of material topics for our stakeholders.

In 2024, we conducted a comprehensive review of the socio-environmental impact issues that guided the updating of Agenda 30 BB. The definition of these topics is built on a thorough analysis that considers ESG risks, opportunities, and trends, besides sector studies and market indexes, ratings, and rankings. It also involves benchmarking with national and international peers and, most importantly, extensive opinion consultation with over 7,000 stakeholders who provided valuable insights into the actual and potential impacts of our operations.

As a result of this process, 20 topics were defined, 10 of which were considered material (priority). These topics, in turn, are broken down into sustainability challenges composing our Sustainability Plan - Agenda 30 BB for the 2025-2027 period.

We conducted a comprehensive review of socio-environmental impact issues to update Agenda 30 BB.





Material topics (priorities)

1

Climate change and decarbonization

Challenge: foresee and adapt to climate change and enhance the management of opportunities related to the topic.

Challenge: Mitigate Greenhouse Gas (GHG) emissions from own operations, financed emissions and those from the Bank's investments.

2

Sustainable businesses

Challenge: develop and offer financial solutions and business models that incorporate Environmental, Social and Governance (ESG) aspects, fomenting the transition to a low-carbon, green, inclusive and diverse economy.

3

Diversity, equity and inclusion

Challenge: promote diversity, equity and inclusion and combat any form of discrimination in the workplace and when working with stakeholders.

4

Well-being, occupational health and safety

Challenge: promote a healthy and safe workplace that ensures employees' well-being and quality of life.

5

Innovation and technology

Challenge: anticipate market trends, foster ongoing innovation and integrate emerging technologies in order to boost operational efficiency and ensure the Bank's competitiveness.

6

Social, environmental, and climate risk

Challenge: improve governance and management of social, environmental and climate risk in the Bank's business, processes and commercial relations.

7

Cybersecurity, privacy and data protection

Challenge: enhance in-house processes and structures to prevent cyber-attacks and ensure data protection and customer privacy, compliant with national and international laws and standards.

8

Talent attraction, retention, satisfaction and development

Challenge: promote programs and initiatives related to attracting and retaining talent and developing human capital, so that to uplift productivity, business competitiveness and employee satisfaction.

9

Biodiversity

Challenge: develop initiatives concerned with bolstering the bioeconomy and incrementing funding for reforestation and conservation projects in Brazilian biomes, especially the Amazon.

10

Financial inclusion and health

Challenge: promote inclusion and improve the financial health of customers, employees and users through initiatives that offer access to banking services and financial education.



Other topics managed and monitored

11

Corporate risk management

Challenge: continuously advance the Bank's corporate risk management process, ensuring the business stability and resilience.

12

Customer relationship and satisfaction

Challenge: enhance customer relationship management, raise satisfaction and retention indexes, and foment the adoption of sustainable practices and responsible behavior.

13

Ethics, integrity and compliance

Challenge: advance policies, programs and processes related to ethics management, integrity and transparency and adopt increasingly efficient control mechanisms that oversee and regulate in-house practices.

14

Human rights in the value chain

Challenge: improve human rights management, assessing and mitigating the impacts on the workplace, business and the value chain.

15

Economic value creation

Challenge: leverage the Bank's capacity to create and distribute value, fostering the country's development in a sustainable and inclusive manner.

16

Culture of sustainability

Challenge: foment a culture of sustainability through commitments and initiatives that promote the adoption of responsible behavior among stakeholders.

17

Environmental management and eco-efficiency

Challenge: enhance environmental management and increment the efficient use of natural resources in order to minimize environmental impacts and contribute to sustainable development.

18

Private social investments and local development

Challenge: reinforce the integration between Private Social Investment and the Bank's business strategy, making a positive contribution to society and the environment.

19

Sustainable supplier management

Challenge: consider Environmental, Social and Governance (ESG) criteria when managing the supply chain, aiming at ensuring ethical and responsible business relations.

20

Corporate governance and transparency

Challenge: reinforce the best corporate governance and transparency practices to ensure business sustainability, responsibility and confidence, promoting dialogue with stakeholders.

Long-term Sustainability Commitments

In today's complex and competitive business environment, the ability to innovate, anticipate, and manage ESG risks and opportunities is paramount for creating sustainable value in the long term.

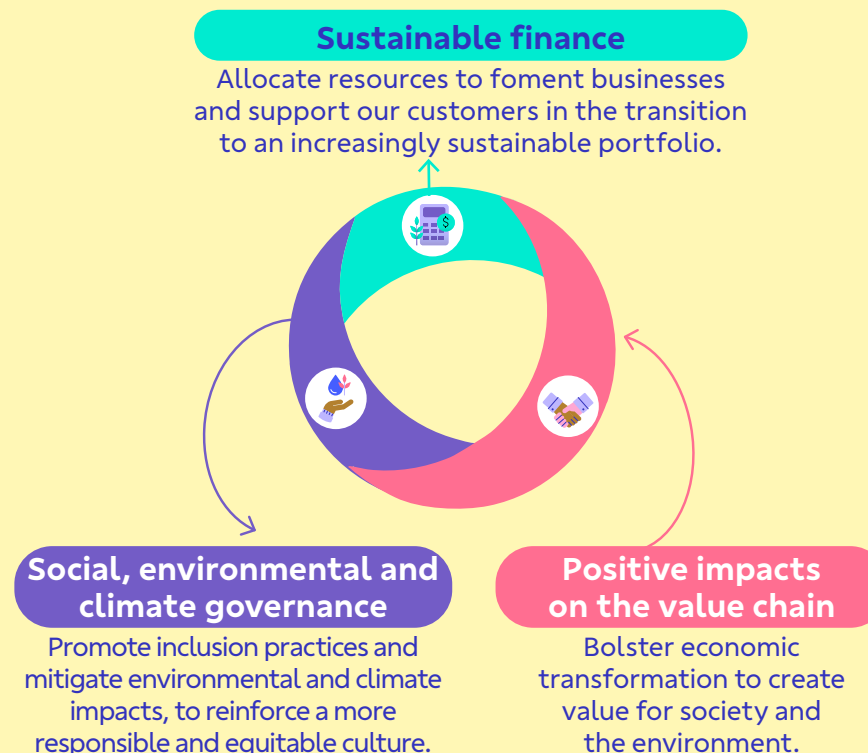
In this context, we maintain a solid position aimed at building a low-carbon, fair and diverse economy. Our long-term sustainability commitments guide our strategic initiatives and reaffirm BB's role in fostering practices and businesses that are inclusive, responsible and aligned with the Sustainable Development Goals (SDGs) and the Paris Agreement.

Launched in 2021 and revised in 2023, the Commitments reflect our ongoing advancement, driving actions aiming sustainable loan, responsible

investment, the direct reduction of GHG emissions, the promotion of diversity, equity and inclusion, and environmental preservation. Through these fronts, we aim to provide support to our customers, partners, and society by facilitating the transition to a more sustainable portfolio and promoting positive impacts on the value chain.

In 2025, aware of the environmental, social and economic challenges, we updated our Commitments with a new perspective for 2030. This update broadens relevant goals and sets the establishment of new commitments concerned with bolstering our support for people, businesses, and governments in achieving meaningful and sustainable results.

The commitments are organized into three strategic fronts:



BB 2030 commitments for a + Sustainable World

1 Sustainable Credit Portfolio

R\$ **500 billion** balance by 2030 of which:

- Sustainable agriculture R\$ **200 billion**.
- Renewable energy R\$ **30 billion**.
- Bioeconomy strategy R\$ **5 billion**.

2 State and municipal efficiency

R\$ **100 billion** disbursed by 2030¹.

3 Sustainable Investment Funds

R\$ **30 billion** in sustainable investment funds² by 2030.

4 Sustainable Resources

R\$ **100 billion** in sustainable funding (for BB and its customers) by 2030.

GHG Emissions Management

- 100%** of Scope 1 offset.
- 100%** of renewable energy³ use from 2023.
- 42%** reduction in Scope 1 direct emissions by 2030⁴.
- 42%** reduction in the emissions intensity of the corporate loan portfolio by 2040⁵.

5

6 Diversity

Diversity

- Achieve **50%** of women in leadership positions by 2030.
- Achieve **50%** of Black, Mixed-race, Indigenous and other under-represented ethnic groups in leadership positions by 2030.



¹ Agriculture, culture, civil defense, education, energy efficiency and public lighting, sports and leisure, road infrastructure, public cleaning, environment, urban mobility, health safety and surveillance.

² In line with the regulatory change for sustainable investment funds.

³ Own plants, free market and RECs.

⁴ Versus base year 2022.

⁵ Scope 3, category 15.

⁶ Generation Alpha: born after 2010.

⁷ Generation Z: born between 1997 and 2010.

7 Financial Inclusion and Health

- 1.4 million** women-led businesses supported with financial solutions by 2030.
- Expand financial citizenship to **7.5 million** young customers from the generations Alpha⁶ and Z⁷ by 2030.

8 Social Inclusion

- 1 million** people impacted by actions taken in the bioeconomy by 2030.

9 Reforestation and Forest Conservation

- 2 million** de hectares preserved and/or reforested by 2030.
- 1.5 million** hectares of degraded areas recovered by 2030.

10 Private Social Investments

- R\$ **1 billion** invested in education, environmental care, inclusion, humanitarian aid, fomenting volunteering and social technologies through the BB Foundation by 2030.

Connection to:

- SUSTAINABLE DEVELOPMENT GOALS
- Paris Agreement
- COP30
- Ecological Transformation Plan

Agenda 30 BB Contribution to SDG

With the advancement and enhancement of governance, management and business practices promoted by Agenda 30 BB, we reaffirm our commitment to the country's sustainable development. **Below is a quantitative overview of the actions¹ composing the Sustainability Plan, through initiatives that have a positive impact on the SDGs** and reinforce our role as an agent of transformation towards a fairer, more inclusive and sustainable future.

16
SDGs
impacted



¹ A single action can simultaneously contribute to more than one SDG.



Agenda 30 BB's contribution to COP30 and the Ecological Transformation Plan (PTE): converging paths towards sustainability



On the global sustainability scenario, we are approaching the most significant event regarding climate change, which this year will be hosted by Brazil. The 30th United Nations Climate Change Conference (COP30) is scheduled to take place in Belém (PA) in November 2025. The event is expected to draw heads of state and government, representatives of international organizations, business leaders, investors, scientists, and experts to Brazil's Amazon to discuss climate-related issues.

The Conference will provide a historic opportunity for the country to strengthen its leading role in global negotiations on climate change

and sustainability. It will also allow for the highlighting of the level of engagement and the quality of actions concerned with the climate agenda in the following areas:

- i) Transition in the energy, industry and transport sectors;
- ii) Sustainable management of forests, oceans and biodiversity;
- iii) Transformation of agriculture and food systems;
- iv) Resilience built in cities, infrastructure and water;
- v) Promotion of human and social development; and
- vi) Motivators and facilitators, including financing, technology and training.

On the domestic scenario, the federal government has launched the *Novo Brasil* (New Brazil) - Ecological Transformation Plan (PTE), built into six thematic fronts:



Sustainable Finance



Technological Densification



Bioeconomy and Agrifood Systems



Energy Transition and Mobility



Circular Economy



Sustainable Cities, Infrastructure and Adaptation to Climate Change.





These fronts guide public policies supported by financial, fiscal, regulatory, credit, administrative and monitoring instruments.

In our Sustainability Commitments, the Sustainable Finance front aims for significant advances in the lines of the Sustainable Loan Portfolio and the use of sustainable investment and funding mechanisms.

The Environmental, Social and Climate Governance front aims the reduction and offsetting of GHG emissions and the greater diversity in leadership positions.

In the Positive Impacts on the Value Chain front, with a greater focus on financial inclusion and health, as well as bioeconomy, reforestation, and environmental conservation efforts, we seek to foster positive impacts for society and the environment.

Our Sustainability Plan comprises strategic initiatives distributed among the environmental, social, climate and governance dimensions.

Therefore, in addition to the goals associated with the Long-Term Commitments, these initiatives build connections with the priority topics of COP30 and make a significant contribution to the structuring fronts of the Ecological Transformation Plan ([see details on page 23 and between pages 27 and 44](#)).

Below is a quantitative overview of the alignment of the Sustainability Plan's public actions with these strategic agendas. This convergence underscores the pivotal role of Agenda 30 BB as a catalyst for transformation, capable of integrating business and corporate practices into public policies and international commitments concerned with sustainable development.



Note: one same action can simultaneously contribute to more than one front of COP30 and the Ecological Transformation Plan (PTE).

Sustainability Plan

Our first Sustainability Plan was drawn up in 2005, entitled Agenda 21 BB, in line with the Brazilian Agenda 21. More recently, it was renamed Agenda 30 BB, reflecting the advancement of the Bank's commitment to society's global challenges. Since then, the Plan's main objective has been to enhance our business and practices, aligning them with the best market references and promoting the integration of sustainability into all our activities.

Revised every two years and built around sustainability challenges, our Sustainability Plan is unfolded into a three-year period strategic actions, involving virtually the entire company in its implementation. This is a broad, in-depth and participatory process, based on an assessment of ESG risks, opportunities and trends.

Therefore, we aim to incorporate environmental, social, and governance criteria into the planning and execution of actions, combining business competitiveness with the construction of a fairer, more inclusive, and sustainable society.

2025-2027 Cycle

In 2025, the Sustainability Plan reaches its tenth version, resulting in a list of **100 strategic actions** for the years 2025 to 2027. The document reflects the premises of the global 2030 Agenda, responding to the international call to build a world guided by the proper management of natural resources, respect for human rights, and the generation of value for society and the environment.



Our Act Plan

The 2025-2027 Sustainability Plan relies on **100 strategic initiatives**, that contribute to building sustainable business and advancing ESG practices. Below we highlight the non-confidential initiatives connected with 20 of the 21 sustainability challenges identified in the social and environmental impact materiality process.



Climate change and decarbonization

Challenge

Foresee and adapt to climate change and improve the management of opportunities related to the topic.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Approve ESG advisory strategy for municipal and state entities by 06/30/2026.	6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 11 SUSTAINABLE CITIES AND COMMUNITIES 12 RESPONSIBLE CONSUMPTION AND PRODUCTION 13 CLIMATE ACTION 15 LIFE ON LAND			
Develop an induction program/initiative to create new carbon , credit projects with customers in the Wholesale and Retail pillars by 06/30/2026.	2 ZERO HUNGER 13 CLIMATE ACTION			
Assess the feasibility of incorporating the requirement to submit a GHG emissions inventory by 12/31/2026 into the bidding for strategic and critical suppliers.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS			-
Implement a solution so that customers in the MSE segment can measure their carbon footprint and acquire carbon credits for neutralization by 06/30/2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS			


















Climate change and decarbonization

Challenge

Reduce Greenhouse Gas (GHG) emissions from its own operations, financed emissions and those from the Bank's investments.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Reduce direct GHG emissions (Scope 1) by 26.25% compared to 2022 by 12/31/2027.	 			
Draw up a proposal for intermediate and/or net zero decarbonization sector targets (Scope 3, category 15) for the BB portfolio (credit, investments and sovereign bonds) to be submitted for assessment by the competent decision-making authority by 06/30/2026.	 			
Identify eventual opportunities to reduce GHG emissions in sectors that are financed and/or are more carbon-intensive by 12/31/2025.				
Submit the measurement of financed emissions data (Scope 3, category 15) to assurance by an independent third party and/or through validation by the Science Based Targets Initiative (SBTi) by 06/30/2027.	 			
Identify opportunities for BB to contribute to the achievement of Brazil's Nationally Determined Contribution (NDC) commitments by 06/30/2026.				-



Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate Environmental, Social and Governance (ESG) aspects, fomenting the transition to a low-carbon, green, inclusive and diverse economy.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Originate funding in sustainable resources for BB and the Bank's customers, contributing to the global reach of R\$ 67 billion by 12/31/2027.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS			
Achieve a balance of R\$ 1.9 billion in sustainable investment funds by 12/31/2027 - Public Sector Market.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS			
Achieve a balance of R\$ 7.1 billion in sustainable investment funds by 12/31/2027 - Retail and Wholesale Market.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS			
Achieve a balance of R\$ 433 billion in the Sustainable Loan Portfolio by 12/31/2027.	1 NO POVERTY 2 ZERO HUNGER 4 QUALITY EDUCATION 6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 8 DECENT WORK AND ECONOMIC GROWTH 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 10 REDUCED INEQUALITIES 11 SUSTAINABLE CITIES AND COMMUNITIES 13 CLIMATE ACTION 15 LIFE ON LAND			



Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate Environmental, Social and Governance (ESG) aspects, fomenting the transition to a low-carbon, green, inclusive and diverse economy.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Achieve a balance of R\$ 6 billion in energy efficiency and renewable energy by - Agribusiness Market, by 12/31/2027.	7 AFFORDABLE AND CLEAN ENERGY			
Elaborate an approach and business induction strategy aiming at increasing the balance of the renewable energy and/or energy efficiency loan portfolio - PF (individuals) Market, by 06/30/2026.	7 AFFORDABLE AND CLEAN ENERGY			
Achieve a balance of R\$ 1 billion in renewable energy and/or energy efficiency - PF (individuals) Market, by 12/31/2027.	7 AFFORDABLE AND CLEAN ENERGY			
Achieve a balance of R\$ 12 billion in renewable energy and/or energy efficiency by 12/31/2027 - Wholesale Market (Corporate and Large Corporate).	7 AFFORDABLE AND CLEAN ENERGY			
Achieve a balance of R\$ 1.2 billion in energy efficiency and renewable energy by 12/31/2027 - Public Sector Market.	7 AFFORDABLE AND CLEAN ENERGY			



Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate Environmental, Social and Governance (ESG) aspects, fomenting the transition to a low-carbon, green, inclusive and diverse economy.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Elaborate an approach and business induction strategy , including update and/or formalization of new agreements with BB partner companies, aiming at increasing the balance of the renewable energy and/or energy efficiency loan portfolio by 06/30/2026 - PF (individuals) Market.	7 AFFORDABLE AND CLEAN ENERGY			
Achieve a balance of R\$ 1 billion in renewable energy and/or energy efficiency by 12/31/2027 - PF (individuals) Market.	7 AFFORDABLE AND CLEAN ENERGY			
Achieve a balance of R\$ 190 billion in credit targeting good agricultural practices and low-carbon agriculture by 12/31/2027.	1 NO POVERTY 2 ZERO HUNGER 13 CLIMATE ACTION 15 LIFE ON LAND			
Reach R\$ 83 billion disbursed in loan operations to support State and Municipal Efficiency by 12/31/2027.	4 QUALITY EDUCATION 6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 11 SUSTAINABLE CITIES AND COMMUNITIES			



Sustainable businesses

Challenge

Develop and offer financial solutions and business models that incorporate Environmental, Social and Governance (ESG) aspects, fomenting the transition to a low-carbon, green, inclusive and diverse economy.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Implement new attributes and/or special business conditions to finance the production of low-carbon and efficient means of transportation and mobility and/or inputs linked to the industry's value chain by 12/31/2027.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 13 CLIMATE ACTION			
Publish Climate Transition Finance Framework by 12/31/2026.	13 CLIMATE ACTION 16 PEACE, JUSTICE AND STRONG INSTITUTIONS			
Update BB's Sustainability-Linked Finance Framework (SLFF BB) until 06/30/2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	-		
Maintain and ensure the DE&I domains and criteria in the strategic guidelines of the Strategic Startup Investment Program , aiming at fostering diversity in the investments made by BB Ventures by 12/31/2025.	5 GENDER EQUALITY 10 REDUCED INEQUALITIES 18 ETHNIC-RACIAL QUALITY	-		-
Elaborate a study to identify and assess business trends and/or opportunities for action in the Circular Economy by 06/30/2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	-		



Diversity, equity and inclusion

Challenge

Promote diversity, equity and inclusion and combat any form of discrimination in the workplace and when working with stakeholders.

Strategic initiative/deadline

SDGs impacted

Assess the feasibility of setting out a Specific Policy on Human Rights and Diversity, Equity, and Inclusion (DE&I), including references to international human rights instruments, such as the International Human Rights Charter, Commitments to Children’s Rights, and the Business Principles. Depending on the outcome of this assessment, the policy should be published by 06/30/2026.



Propose/guide the Affiliated Entities (ELBBs) to set out criteria related to the diversity of gender, race and other underrepresented ethnic groups for the holding of leadership positions, by 06/30/2026.



Establish and implement a strategy to align the percentage of young Black people and PwD hired with the student internship and apprentice programs including the respective corporate diversity goals for employees, by 12/31/2026.

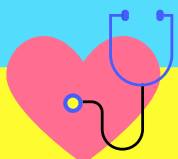


Achieve 38% of women in leadership positions by 12/31/2027.



Achieve 38% of Black people (Black and Mixed-race) and other under-represented ethnic groups (Indigenous and Yellow race) in leadership positions by 12/31/2027.





Well-being, health and safety at work

Challenge

Promote a healthy and safe working environment that ensures well-being and the quality of life of employees.

Strategic initiative/deadline	SDGs impacted
Set out annual targets for reducing exposure to psychosocial risk at the Bank , by 06/30/2026.	8 DECENT WORK AND ECONOMIC GROWTH
Prioritize managers of PwD and neurodivergent employees in support, training (such as the DE&I Workshop) and/or mentoring initiatives, aiming at promoting greater skills in handling cases involving this public by 12/31/2026.	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES
Have more than 10% of the Bank's population covered by Occupational Health and Safety (OHS) management system certification by 12/31/2027.	8 DECENT WORK AND ECONOMIC GROWTH
Achieve the 2027 target for mitigating exposure to psychosocial risk at the Bank, by 12/31/2027.	8 DECENT WORK AND ECONOMIC GROWTH



Innovation and technology

Challenge

Anticipate market trends, foster ongoing innovation and integrate emerging technologies in order to enhance operational efficiency and ensure the Bank's competitiveness.

Strategic initiative/deadline	SDGs impacted	COP30	Ecological Transformation Plan
Achieve 15 million PF (individuals) D and PF (individuals) E customers who monthly access BB's digital channels by 12/31/2027.	8 DECENT WORK AND ECONOMIC GROWTH	-	-
Prepare a study to identify and assess possibilities and potential use of AI for ESG business solutions by 12/31/2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS		



Social, environmental, and climate risk

Challenge

Enhance governance and management of social, environmental and climate risk in the Bank's business, processes and commercial relations.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
<p>Identify the main incidents related to social risk affecting employees and assess the adequacy of the measures to mitigate this risk by 06/30/2026.</p>	<p>8 DECENT WORK AND ECONOMIC GROWTH 16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	-	-	-
<p>Review the BB Sustainability Guidelines for Credit and the restrictive/exclusion lists, considering controversial sectors and emerging risks by 06/30/2027.</p>	<p>8 DECENT WORK AND ECONOMIC GROWTH 13 CLIMATE ACTION 15 LIFE ON LAND 16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>			

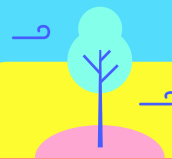


Cybersecurity, privacy and data protection

Challenge

Improve in-house processes and structures to prevent cyber-attacks and ensure data protection and customer privacy, acting in compliance with national and international laws and standards.

Strategic initiative/deadline	SDGs impacted
<p>Receive ISO 27001 certification for information security and cybersecurity, in BB's eligible process by 12/31/2025.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>
<p>Incorporate information security/cybersecurity aspects into employees' multidimensional performance review by 12/31/2026.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>

Culture of sustainability

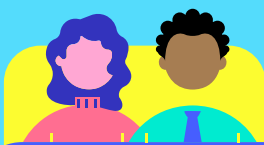
Challenge

Foster a culture of sustainability through commitments and initiatives that promote the adoption of responsible behavior among stakeholders.

Strategic initiative/deadline	SDGs impacted	COP30
<p>Assess the feasibility of including content related to practices, products and/or services with ESG attributes and financial guidance in the programming of the BB truck by 06/30/2026.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	
<p>Include training on 'consumer financial protection' in Connection-induced path(s) and in parameters of opportunities in duties related to Retail (Network) by 06/30/2026.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	-
<p>Conduct training for executives in sustainability, covering ESG trends, risks and opportunities with partners by 12/31/2026.</p>	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	







Talent attraction, retention, satisfaction and development

Challenge

Promote programs and initiatives related to talent attraction, retention and development of human capital, so that to boost productivity, business competitiveness and employee satisfaction.









Strategic initiative/deadline	SDGs impacted
Include a module on the 'generations' topic in the Career Mentoring Program material by 12/31/2025.	8 DECENT WORK AND ECONOMIC GROWTH
Draw up an action plan to promote/enhance engagement and approval of underrepresented groups in BB's external selections by 12/31/2025.	10 REDUCED INEQUALITIES
Conduct a new cycle of the Career Mentoring Program with a focus on PwD employees by 06/30/2026.	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES
Build an action model and/or strategy that reinforces and consolidates initiatives concerned with the generations audience , with a focus on mobilizing and engaging employees, in line with the guidelines of BB's DE&I Program by 06/30/2026.	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES
Elaborate a proposal for training and professional development initiatives with a focus on career advancement and succession of the audience for leadership, targeting male and female employees from the social markers of gender, race and PwD by 12/31/2026.	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES 18 ETHNIC-RACIAL QUALITY
Conduct a career guidance pilot for neurodivergent people by 06/30/2027.	8 DECENT WORK AND ECONOMIC GROWTH 10 REDUCED INEQUALITIES



Biodiversity

Challenge

Develop initiatives aiming at bolstering the bioeconomy and incrementing funding for reforestation and conservation projects of Brazilian biomes, especially the Amazon.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30	Ecological Transformation Plan
Elaborate/revise a document including guidelines and commitments regarding BB's efforts on biodiversity by 06/30/2027.	15 LIFE ON LAND 			
Draw up a proposal for model/strategy of Environmental Services Payment by 06/30/2027.	15 LIFE ON LAND 			
Achieve 1.4 million hectares in reforestation and/or forest conservation projects by 12/31/2027.	6 CLEAN WATER AND SANITATION  13 CLIMATE ACTION  15 LIFE ON LAND 			



Inclusion and financial health

Challenge

Foster inclusion and enhance the financial health of customers, employees and users through initiatives that offer access to banking services and financial education.

Strategic initiative/deadline	SDGs impacted	COP30
<p>Assess the feasibility of including financial, health principles and/or debt collection guidelines for PF (individual) customers and PJ entrepreneurs in the Specific Financial Education Policy, observing the provisions of Joint Resolution 8 of the Central Bank of Brazil until 12/31/2025.</p>		-
<p>Achieve 7.7 million customers using Minhas Finanças (My Finances) as a Personal Financial Planning (PFM) tool by 12/31/2025.</p>		-
<p>Achieve 1.1 million businesses led by women supported by BB until 12/31/2027.</p>		
<p>Achieve 350,000 customers with investments made through guiding solutions by 12/31/2027.</p>		



Customer relationship and satisfaction

Challenge

Enhance customer relationship management, raise satisfaction and retention rates, and foment the adoption of sustainable practices and responsible behavior.

Strategic initiative/deadline

COP30

Assess the feasibility of developing a non-financial recognition process (e.g., ESG seal, badges, etc) for customers acquiring solutions with ESG attributes by 12/31/2026.



Ethics, integrity and compliance

Challenge

Advance policies, programs and processes related to ethics management, integrity and transparency and to adopt increasingly efficient control mechanisms that oversee and discipline in-house practices.

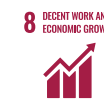
Strategic initiative/deadline

SDGs impacted

Conduct in-house assessments to identify and mitigate potential discrimination practices in the Bank's workplace by 06/30/2026.



Implement educational initiatives for BB employees in confirmed cases of discrimination or harassment in the workplace, aiming remediation and non-recurrence of cases by 12/31/2026.





Human rights in the value chain

Challenge

Enhance human rights management, assessing and mitigating the impacts on the workplace, business and the value chain.

Strategic initiative/deadline

Provide at least one training session/year on human rights for senior management and include a normative provision for this to be carried out annually by 06/30/2026.

SDGs impacted



Economic value creation

Challenge

Enhance the Bank's capacity to create and distribute value, fostering the country's development in a sustainable and inclusive manner.

Strategic initiative/deadline

Formalize new business and/or strategic partnerships in order to promote greater positive impact on sectors such as the bioeconomy, renewable energy, circular economy and others by 06/30/2027.

SDGs impacted



Paris Agreement



COP30

Ecological Transformation Plan



Environmental management and eco-efficiency

Challenge

Bolster environmental management and bolster the efficient use of natural resources so that to mitigate environmental impacts and contribute to sustainable development.

Strategic initiative/deadline	SDGs impacted	COP30	Ecological Transformation Plan
Identify opportunities to adopt new technologies, for instance, AI, to advance the management of natural resources consumption data by 12/31/2026.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION		
Implement a communication plan to disseminate the BB Zero Waste Program by 12/31/2026.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION 16 PEACE, JUSTICE AND STRONG INSTITUTIONS		
Reduce paper printing by 29.5% in the processes under the area's management, compared to 2024, by 12/31/2027.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION		



Private Social Investment and local development

Challenge

Bolster the integration between Private Social Investment and the Bank's business strategy, making a positive contribution to society and the environment.

Strategic initiative/deadline	SDGs impacted	COP30	Ecological Transformation Plan
Propose a means of payment-related solution, with attributes fomenting social projects in line with the Human Rights, Diversity, Equity and Inclusion guidelines, by 12/31/2026.	10 REDUCED INEQUALITIES	-	-
Develop a study to identify and evaluate opportunities to support recycling projects and/or the use of funds incentivized via tax benefits, in line with the Private Social Investment (ISP) strategy and the Recycling Incentive Law by 12/31/2026.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS		



Sustainable supplier management

Challenge

Consider Environmental, Social and Governance (ESG) criteria in supply chain management, aiming at ensuring ethical and responsible business relations.

Strategic initiative/deadline	SDGs impacted	COP30
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Enhance Environmental, Social and Governance (ESG) criteria in the suppliers due diligence assessment by 12/31/2027.



Corporate governance and transparency

Challenge

Reinforce the best corporate governance and transparency practices so that to ensure business sustainability, responsibility and confidence, promoting dialogue with stakeholders.

Strategic initiative/deadline	SDGs impacted	Paris Agreement	COP30
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Submit a draft report (simulation) of financial information related to sustainability to the competent decision-making authority, in line with CBPS 01 and CBPS 02 and CVM 193 and CMN 5185 resolutions, by 12/31/2026.





3



Agenda 30 BB

Exhibit

Long-Term Commitments Performance - 2023 edition¹



Sustainable loan

Sustainable Loan Portfolio

Achieve a balance of **R\$ 500 billion** by 2030.

R\$ 396.5 billion

Renewable energy

Achieve a balance of **R\$ 30 billion** by 2030.

R\$ 20.9 billion

Sustainable agriculture

Achieve a balance of **R\$ 200 billion** by 2030.

R\$ 171.5 billion

State and municipal efficiency

Disburse¹ **R\$ 40 billion** by 2030.

R\$ 49.2 billion

¹ The information refers to the first half of 2025.

² Agriculture, culture, civil defense, education, energy efficiency and public lighting, sports and leisure, road infrastructure, public cleaning, environment, urban mobility, health security and surveillance.

Responsible investment

Sustainable investment funds

Achieve a balance of **R\$ 22 billion** in sustainable investment funds² by 2030.

R\$ 9.2 billion

Sustainable resources

Originate **R\$ 100 billion** in sustainable funds for BB and its customers by 2030.

R\$ 54.3 billion

³ In line with the regulatory change for investment funds.

ESG and climate management

Direct GHG emissions

Offset **100%** of Scope 1 and 2 emissions.

100%

100% use of renewable energy³ from 2023.

100%

Reduce by **42%** direct emissions (Scope 1) by 2030.

29%

Diversity

Achieve **30%** of women in leadership positions by 2025.

28.2%

Achieve **30%** of Black, Mixed-race Indigenous and other under-represented ethnic groups in leadership positions.

29.7%

Digital maturity

Achieve **17 million** digitally mature customers by 2025.

13.2 million

⁴ Own plants, free market and RECs.

Positive impacts on the value chain

Financial inclusion

Renegotiate debts of **2.5 million** customers with income of up to two minimum wages by 2025.

3.6 million

Invest **1 million** entrepreneurs with credit by 2025.

909,300

Private Social Investments

Investir **R\$ 1 billion** in education, environmental care, inclusion, volunteer work and social technologies through the BB Foundation by 2030.

R\$ 621.5 million

Reforestation and forest conservation

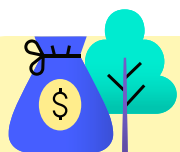
Achieve **1 million** hectares preserved and/or reforested by 2025.

850,000 hectares




Reinforce practices that promote the recovery of pastures and degraded areas and ensure zero illegal deforestation in BB financing.

2023-2025 Sustainability Plan **Accountability**

Below are the results of the initiatives implemented in 2023 and 2024.



Sustainable businesses



Action	Indicator	
Broaden the balance of sustainable investment products or those incorporating ESG aspects.	Develop sustainable investment funds/products or those embedding ESG factors, in line with the rules of CVM Resolution No. 175, from 12/23/2022 to 12/31/2024.	 6 sustainable funds/products launched.
Issue and originate sustainable bonds.	Draw up and publish a Sustainability Linked Finance (SLF) framework by 12/31/2023.	
Implement new attributes and/or special business conditions for a product/service concerned with the transition to a low carbon and inclusive economy.	Implement new special business conditions for green/climate loan/financing operations by 06/30/2025.	 Availability of the BNDES Finame <i>Fundo Clima Automático</i> line to finance up to 100% of the asset value, with special terms and charges; facilitate the contracting process for the BB FCO <i>Energia Renovável</i> line and broaden the scope for off-grid systems.

Legend:  Realized indicator  Indicator extended for the 2025-2027 cycle






Talent attraction, retention, satisfaction and development




Action	Indicator
Enhance talent recruitment and selection processes with a focus on diversity.	<p style="text-align: center;"></p> <p>In-house selection processes with DE&I parameters; creation of two career advancement programs: Super Commercial Advancement and Race is Priority.</p>
Bolster initiatives whose bonus is impacted by individual performance review.	<p style="text-align: center;"></p> <p>Maintain 100% of employees covered by the multidimensional performance review, considering social, environmental and climate aspects and with an impact on remuneration, by 12/31/2023.</p>

Legend:  Realized indicator

 Indicator extended for the 2025-2027 cycle




Innovation and technology


Action	Indicator
Enhance processes and initiatives that contribute to the management of ESG data and information.	<p style="text-align: center;"></p> <p>Include information on BB's sustainability documents in the chatbot self-service on the IR website by 06/30/2024.</p>
Innovate BB's business models, products and services assisted by new technologies.	<p style="text-align: center;"></p> <p>Sign at least two strategic partnerships aimed at developing sustainable businesses by 12/31/2024.</p>
	<p style="text-align: center;"></p> <p>Record 10.6 million highly digitally matured customers by 12/31/2023. More than 11 million highly digitally matured customers.</p>

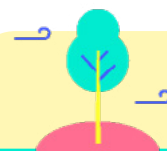


Ethics & compliance




Action	Indicator
Intensify ethical and responsible communication and marketing practices.	Include in the "Relationship manual with advertising agencies" assumptions regarding the identification and prevention of greenwashing practices by 06/30/2024. 

Legend:  Realized indicator

 Indicator extended for the 2025-2027 cycle



Climate change

Action	Indicator
Implement initiatives to enhance BB's activity in the carbon credit market.	Provide a tool for customers in the MSE segments to measure their carbon footprint and acquire carbon credits for neutralization by 12/31/2024. 
	Measure financed Scope 3, category 15 emissions (absolute and intensity), compared to the 2023 financial year, by 06/30/2024. 
Develop initiatives to decarbonize BB's financed emissions and those from investments.	Submit to the competent authority a proposal for intermediate GHG and/or net zero targets, including a business approach and financing guidelines, based on the criteria and recommendations of the SBTi - Science Based Targets Initiative, by 12/31/2023.  Improvement-biased indicator.



Diversity

Action	Indicator
Promote diversity in the workplace.	<p>Define and report a target for increasing the number of People with Disabilities (PwD) in the workforce by 06/30/2024.</p> <p>At least 12.5% of vacancies for People with Disabilities in the subsequent public service entrance exams.</p>
	<p>Define and report a target for increasing the number of women in junior management, middle management, senior management and technology (STEM) positions by 12/31/2024.</p> <p>Targets set for the women's advancement to leadership by 2028 and publish the commitment to achieve 30% of women in Science, Technology, Engineering and Mathematics (STEM) positions by 2030.</p>





Social, environmental, and climate risk

Action	Indicator
Incorporate ESG criteria into the development of banking products and services.	Enhance criteria for assessing social, environmental and climate impacts in the process of developing and revitalizing products by 06/30/2024.
Revise BB's loan process from the perspective of social, environmental and climate risk.	Revise and publish the BB Sustainability Guidelines for Loan and the Social and Environmental Guidelines - Restrictive List and Exclusion List by 12/31/2023.
Support the fight against deforestation and the implementation of initiatives that promote environmental preservation.	Broaden the recovery of degraded areas through good agricultural practices financed by BB, compared to the previous year, by 12/31/2024.

Legend: Realized indicator Indicator extended for the 2025-2027 cycle






Culture of sustainability

Action	Indicator
Foster a culture of sustainability and recognize the performance and sustainable initiatives of BB employees and society.	Include sustainability targets (reduction of energy, water, ESG business, etc) in the induction tools of all units by 12/31/2024. 
Promote awareness and training of BB employees and senior management in sustainability.	Assess the need to provide and/or update an educational solution to train employees on new opportunities related to environmental assets (carbon market, renewable energy, among others) and, depending on the need identified, implement them by 12/31/2024. 


Legend:  Realized indicator  Indicator extended for the 2025-2027 cycle

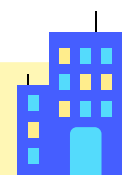
Customer relationship and satisfaction

Action	Indicator
Enhance financial education initiatives aiming at broadening knowledge about products and services.	Improve the Financial Education Program for BB's customers and society (over-indebted, vulnerable, university students, among others) by 06/30/2024. 
	Conduct a debt renegotiation program involving the vulnerable/over-indebted public, in order to seek the customer's re-inclusion in the credit market, by 12/31/2023. 
Reinforce the culture of sustainability in customer relationship by engaging and training employees in ESG products/services.	Offer ESG products and services to customers who are likely to consume these products by 12/31/2023. 




Social, environmental and climate impacts of operations and activities

Action	Indicator
Measure the socio-environmental and economic impacts (externalities) of BB's products, services and activities.	Measure the impacts of two new activities, products, services or projects by 06/30/2025. 




Best corporate governance practices

Action	Indicator
Align BB's corporate governance with best market practices.	Review the strategic guidelines relating to diversity in the Nomination and Succession Policy by 06/30/2024. 




Economic value creation

Action	Indicator
Improve and evidence BB's capacity to create and distribute value to society.	Identify and formalize partnerships that can leverage BB's positive impacts and mitigate the negative impacts, so that to contribute to society's development goals, by 12/31/2023. 




Environmental management and eco-efficiency

Action	Indicator
Reinforce the management of BB's environmental and eco-efficiency programs, initiatives and practices.	Enhance BB's Environmental Management System, comprising operational improvements and reliability of information on the use of natural resources, by 12/31/2024. 

Legend:  Realized indicator  Indicator extended for the 2025-2027 cycle




Transparency and accountability

Action	Indicator
Advance the disclosure of relevant ESG issues in the main accountability reports.	Submit a study/assessment of BB's gaps aiming at enhancing the business model reporting in accordance with CVM Resolution No. 193 of 10/23/2023, which provides for the elaboration and disclosure of financial information reports related to sustainability based on the international standard issued by the International Sustainability Standards Board (ISSB) by 12/31/2024. 




Emerging issues

Action	Indicator
Deploy initiatives fostering biodiversity conservation and sustainable development.	Elaborate a proposal for a sustainable development program for the Amazon Region with a focus on the bioeconomy and the value chain reinforcement, benefiting local communities (quilombola, Indigenous peoples, riverside communities, vulnerable populations, among others) by 06/30/2024. 




Information security and data protection


Action	Indicator
Advance information security, cybersecurity and customer data protection procedures.	The Privacy Policy will include the commitment to notify data owners appropriately in the event of a relevant data breach by 06/30/2024. 

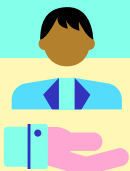


Supplier management

Action	Indicator
Foment the dissemination of good ESG and low-carbon practices in the supply chain, in accordance with national policies and priorities.	Develop initiatives that foster the adoption of low-carbon ESG practices by BB suppliers until 12/31/2024. 

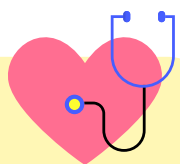
Legend:  Realized indicator

 Indicator extended for the 2025-2027 cycle



Human rights

Action	Indicator
Enhance the human rights due diligence process that may impact BB's practices and business.	Advance the due diligence process to identify eventual risks related to human rights issues when entering into new corporate strategic partnerships by 06/30/2024.



Occupational health and safety

Action	Indicator
Put in place initiatives to gradually reduce the absenteeism rate.	Decrease the total absenteeism rate to below 3.90% by 12/31/2023.
Implement flexible working hours.	Implement remote working option for 80% of target employees by 12/31/2023.

Legend: Realized indicator

Indicator extended for the 2025-2027 cycle





Financial inclusion

Action	Indicator
	Increment social turnover compared to the previous year by 12/31/2024.
Promote positive social impact and access to financial and non-financial solutions.	Increase the number of rural producers served by Pronaf compared to the previous year by 06/30/2025.
	Communicate/guide vulnerable customers on financial education content and business management tools and measure the number of people impacted by 06/30/2024.



Private Social Investments

Action	Indicator
Make a positive contribution to society and the environment through integrated action between BB and FBB.	Propose/guide the Controlled ELBBs to increase the allocation of funds and/or income (received from products and services) to FBB, compared to the previous year, so that to bolster the total amount invested in socio-environmental projects, by 12/31/2023. 
Enhance BB's Private Social Investment Guidelines.	Update the Private Social Investment Guidelines, in line with BB's business strategy (microcredit, financial inclusion, good agricultural practices, etc) and the BB Conglomerate and Social, Environmental and Climate Responsibility Policy (PRSAC), by 06/30/2024. 

In accordance with the new material topics prioritized, the actions due in the second half of 2025 were reassessed as part of the 10th cycle of updating the Sustainability Plan.



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Credits

Banco do Brasil Coordination

ESG Unit/Governance Management and
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