



Sustainable Loan Portfolio

Total:
R\$ 343.1 billion

3.03 million operations



Mostly
High/Transformative

Low Carbon
Agriculture

19.2%

R\$ 66.1 billion

146.7 thousand operations

Corporate

11.6%

R\$ 39.7 billion

135 thousand operations

Good E&S
Practices

28.6%

R\$ 98.1 billion

1.30 million operations

Social
Business
40.6%

R\$ 139.2 billion

1.45 million operations

Additionality /
Contribution to
Sustainability



High / Transformational
Moderate / Effective
Limited / Transient

Social Business

	Government	54.67	
	Financing Fund Student (Fies)	40.83	
	Housing	19.40	
	Covid Emergency	24.03	
	Other	0.27	

Good E&S Practices

	Pronaf Mais Alimentos	41.86	
	Investments	19.07	
	PCA / Moderagro	14.61	
	Pronaf Costing	13.95	
	Infra & Regional Development	6.91	
	Pronaf Investment	1.78	

Low Carbon Agriculture

	Custeio Plantio Direto	56.68	
	ABC Program	9.38	

Corporate

	Corporate	39.70	
--	-----------	-------	--

(R\$ – billions)
Position: Dec/2023

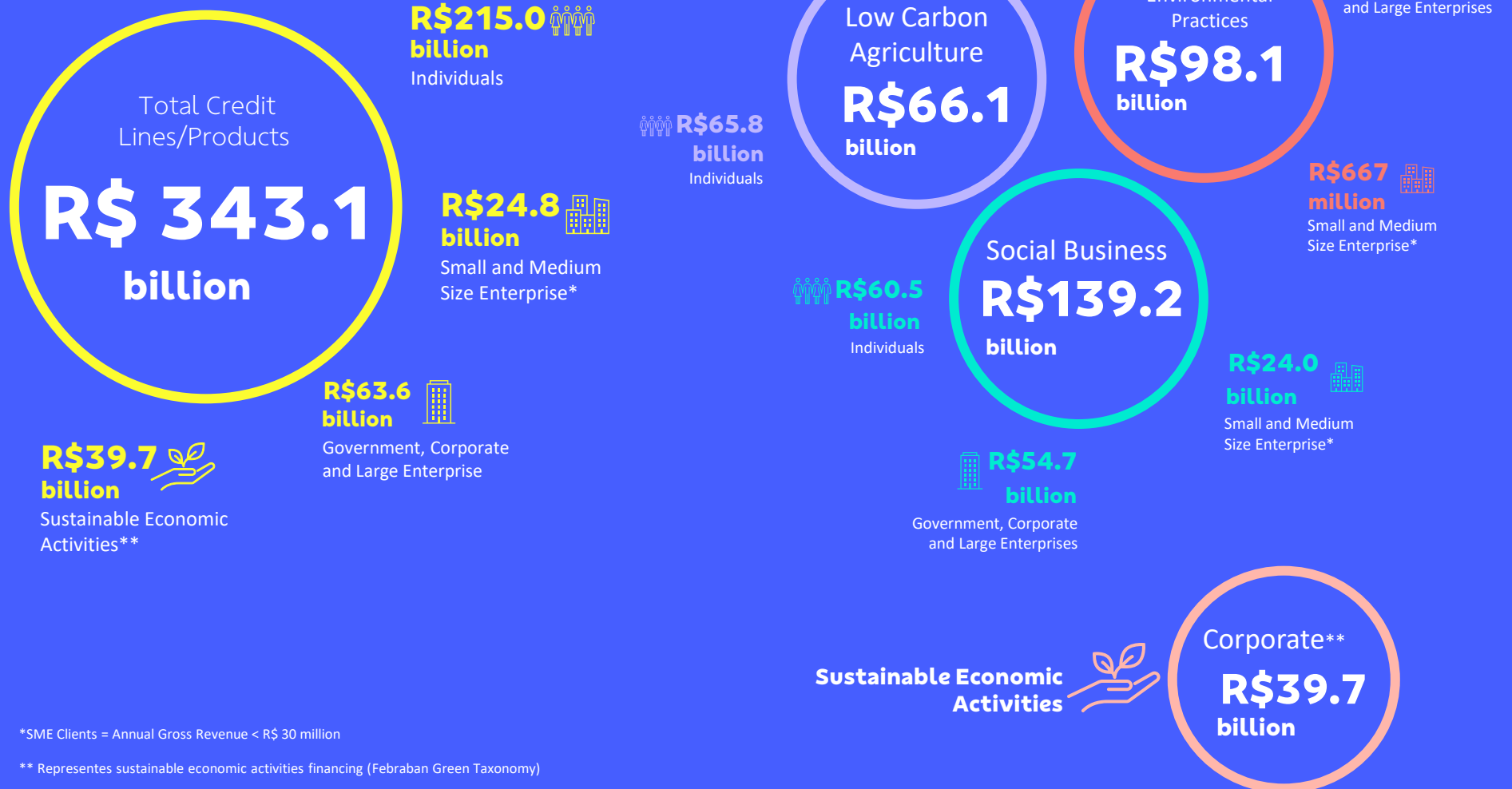
SITAWI
FINANÇAS do BEM

Check out
the full
assessment:



Sustainable Loan Portfolio by Segment

Balance by Segment



*SME Clients = Annual Gross Revenue < R\$ 30 million

** Representes sustainable economic activities financing (Febraban Green Taxonomy)



I. Low Carbon Agriculture

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	66,060	143	108	65,808
Renovagro Recuperação (Low Carbon Agriculture Recovery)	3,944	7	11	3,926
Renovagro Orgânico (Organic)	17	-	-	17
Renovagro Plantio Direto (No-Till Farming)	3,772	40	10	3,722
Renovagro Integração (Integration)	404	8	0	396
Renovagro Florestas (Forests)	647	31	6	610
Renovagro Ambiental (Environmental)	197	14	1	182
Renovagro Tratamento de Dejetos (Waste Management)	59	0	0	59
Renovagro Dendê	2	-	-	2
Renovagro Fixação (Fixation)	316	2	8	306
Renovagro Cultivos Permanentes (Permanent Cultures)	16	-	-	16
Custeio Agrícola Tradicional - Plantio Direto (Traditional Agricultural Funding – No-Till Farming)	49,811	43	70	49,698
Custeio Pronamp - Plantio Direto (Pronamp - No-Till Farming)	3,198	-	-	3,198
Custeio Pronaf - Plantio Direto (National Program to Strengthen Family Farming Funding - No Till Farming)	3,675	-	-	3,675

(R\$ – million)

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	139,203	54,668	24,032	60,502
BB Crédito Acessibilidade (BB Accessibility Credit)	229	-	-	229
FIES (Student Financing Fund)	40,832	-	-	40,832
MPO PF (Guided Productive Microcredit for Individuals)	23	-	-	23
MPO PJ (Guided Productive Microcredit for SMEs)	2	-	2	-
MCMV – (Low Income House)	19,405	-	-	19,405
Fat Taxista (Taxi Driver Support Fund)	13	-	-	13
PESE – Fopag (Covid-19 - Emergency Employment Support Program)	48	-	48	-
Pronampe (Working Capital - National Support Program for Micro and Small Business Covid-19)	23,983	-	23,983	-
BB Financiamento Setor Público (Municipal Efficiency Program)	51,134	51,134	-	-
Programa Eficiência Municipal (Municipal Efficiency Program)	3,535	3,535	-	-

III. Best Socio-Environmental Practices

	Total Balance	Government, Corporate and Large Enterprise	Small and Medium Size Enterprise - SME	Individuals
Total	98,128	8,734	630	88,764
Pronaf Mais Alimentos (National Program to Strengthen Family Farming – Investment Funding)	43,593	506	42	43,046
Pronamp Investimentos (National Program to Support Mid-Sized Rural Producers – Investment Funding)	7,294	-	1	7,293
Inovagro (Program to Incentivize Technological Innovation in Agricultural Production)	7,326	10	13	7,302
PCA - Construção e Ampliação de Armazéns (Program to Promote the Construction and Expansion of agricultural warehouse)	10,559	1,720	57	8,782
Moderagro (Program for Agriculture Modernization and Conservation of Natural Resources)	4,048	2	5	4,042
Moderinfra (Program to Promote Sustainable Irrigation and Storage)	2,482	12	9	2,461
Custeio Pronaf - Exceto Plantio Direto (Pronaf – Except No Till Farming)	13,952	-	-	13,952
Prodecoop (Program for the Development of Cooperative Agricultural Production)	521	517	4	-
FCO Verde (Green FCO - Mid West Regional Fund for Green Activities)	1,444	125	29	1,290
Sudene (Superintendence for the Development of the Northeastern Funding)	4,383	4,383	-	-
BB FCO Energia Renovável PF F (BB FCO - Renewable Energy Mid West Regional Fund for Green Activities - Personal Loan)	21	-	-	21
BB Crédito Energia Renovável PF F (BB Renewable Energy Personal Loan)	576	-	-	576
BB FCO Programa de Desenvolvimento Turismo Regional (BB FCO Regional Tourism Development Program)	467	128	339	-
BB FCO Programa de Infraestrutura Econômica (BB FCO Economic Infrastructure Program)	1,463	1,332	131	-

(R\$ – million)



Green/Sustainable Infrastructure Loans

Renewable Energy

Total Contracted:

R\$ **3.3** billion

Solar

50%
R\$ 1.6 billion

Small
Hydroelectric
Power Plant

4%
R\$136 million

Wind

46%
R\$ 1.5 billion

Sustainable Business – Wholesale

Green/sustainable infrastructure loans contracted in 2022 Renewable Energy	R\$ 3.3 billion
---	-----------------

Green/sustainable infrastructure Debentures	R\$ 0.7 billion
---	-----------------

Total green/sustainable infrastructure financing	R\$ 4.0 billion
---	------------------------

Total Infrastructure financing	R\$ 7.2 billion
--------------------------------	-----------------

ESG Financing/Total Financing	56%
--------------------------------------	------------

