



Socioenvironmental Responsibility Policy*

Scope: This policy guides the behavior of Banco do Brasil and is led by the principles of relevance, proportionality and efficiency. It is expected that subsidiaries, affiliates and simple participations in order to define their guidelines, taking into account the specific needs and legal and regulatory aspects to which they are subject.

Regulation: Resolution of the National Monetary Council 4.327/2014, Resolution of the National Monetary Council 4.557/2017 and the SARB Normative nº 14 of August 28th, 2014 (The Banking Self-Regulation System of the Brazilian Federation of Banks – FEBRABAN).

Periodicity of revision: at least annually or extraordinarily at any time.

Introduction: This policy considers all our stakeholders' demands and guides our behavior regarding socioenvironmental responsibility and socioenvironmental risk; and its principles are also integrated in other existing policies.

For the purpose of this Policy:

a) Socioenvironmental responsibility is the integration of social and environmental aspects in business and administrative practices, in order to generate value to the stakeholders and mitigate possible negative impacts of corporate performance in the environment and society. Moreover, the socioenvironmental responsibility involves an ethical and transparent relation between the company and its stakeholders.

b) Socioenvironmental risk is the possibility of losses arising from exposure to socioenvironmental damages caused by Banco do Brasil activities.

Statements:

1. Principles:

- 1.1 We act with socioenvironmental responsibility as from our strategic drivers, aligned with laws and regulations governing the subject, with the Sustainable Development Goals (SDG), the 2030 Global Agenda and the Paris Agreement.
- 1.2 We act on socially and environmentally responsible basis, considering the ethics, the promotion of human rights, the fundamental labor rights, the environment, the sustainable development, and the contribution to the universalization of social rights and citizenship.
- 1.3 We respect, encourage and value the diversity and the equity in relationships.
- 1.4 We encourage, spread and implement sustainable practices in our value chain.
- 1.5 We adopt a socioenvironmental governance structure and the management of the socioenvironmental risk compatible to our size, our business nature, the complexity of our products and services, and the relations established with our various stakeholders.
- 1.6 We continually seek the improvement of our socioenvironmental performance.

2. Guidelines:

- 2.1 We take into account the socioenvironmental impacts in the planning of our activities, business and administrative practices.
- 2.2 We seek to develop initiatives for the socioenvironmental management, the eco-efficiency and the prevention of pollution, and the carbon emission in products, services and processes, as well as the attention with the proper disposal of generated wastes.

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2.3 We support initiatives and establish partnerships that contribute to the mitigation of climate changes effects and that aim at reducing the emissions or at stabilizing the concentration of greenhouse gas emissions in the atmosphere.

2.4 We adopt exclusion criteria in conducting business, in contracting goods and services, investments or corporate partnerships with third parties that submit workers to degrading conditions or labour analogous to slavery; that practice sexual exploitation of children and/or child labour; and that are responsible for intentional damage to the environment.

2.5 Management of the Socioenvironmental Risk:

2.5.1 We adopt an integrated risk management framework which purpose is to identify, measure, evaluate, monitor, report on, control and mitigate the socioenvironmental risk.

2.5.2 We define requirements for target public and for the socioenvironmental analysis, regarding the principles of relevance and proportionality.

2.5.3 We evaluate the socioenvironmental risk in conducting business, contracting guarantees, advisory, investments or corporate partnerships with third parties, and in activities with major potential to cause harm and, when applicable, the Equator Principles criteria.

2.5.4 We adopt the Lines of Defense Models involving the entire Organization at its various levels in monitoring the socioenvironmental risk.

2.5.5 We record the operational risk losses, with occurrences generated and identified by socioenvironmental events.

2.5.6 We evaluate the risks previously, including the socioenvironmental and the reputational risks, in the creation and revitalization of products and services.

2.5.7 We define the socioenvironmental risk tolerance through the limit stated in the Risk Appetite Statement.

2.5.8 We continuously monitor the process of socioenvironmental risk management.

2.5.9 We carry out procedures that monitor the legal and regulatory changes that might affect us.

2.6 Relations with the senior management, employees and collaborators:

2.6.1 We reject behavior that may be classified as harassment of any kind.

2.6.2 We promote the quality of life in the workplace, prioritizing occupational health and safety, considering the individual in the biological, psychological and social aspects.

2.6.3 We continuously seek the improvement of professional relationships, guided by mutual respect and trust, aiming at maintaining a good work environment.

2.6.4 We value conversation, maintaining channels to receive and process questions, denunciations, complaints and suggestions, as well as guaranteeing anonymity.

2.6.5 We contribute so that the potential of our employees and other collaborators can be shared with society.

2.6.6 We engage and enable the senior management and the internal public, in all levels, for the implementation of this Policy.

2.7 Relations with shareholders and investors:

2.7.1 We act in alignment with the best corporate governance practices recognized by the market.



2.7.2 We are committed with transparency and equity in relationships, providing to the market all the information we understand that generate value to the Organization and to the stakeholders, in an objective, clear, reliable and timely way, granting equal treatment of the shareholders.

2.8 Relations with customers:

2.8.1 We seek value generation for customers and society through our business performance, stimulating financial education, innovation, entrepreneurship and socioproductive inclusion.

2.8.2 We offer clear, reliable and timely information and guidance, to allow customers to make the best business decisions.

2.8.3 We prioritize dialogue and we search for solutions to our clients and users demands, in a prompt and accurate way, aiming at ensuring the satisfaction with our products and services.

2.9 Relations with partners:

2.9.1 We consider social and environmental impacts in partnerships, agreements, protocol of intents, and technical-financial cooperation with private or public external entities.

2.9.2 We establish partnerships that ensure the same values of integrity, ethics, reputability and respect for the community and the environment.

2.10 Relations with suppliers:

2.10.1 We negotiate with suppliers that comply with the current legislation, and mandatorily state that are committed to:

2.10.1.1 adopting good environmental preservation practices, protecting the environment, preventing harmful practices and executing activities in compliance with the current legislation, mainly in relation to environmental crimes;

2.10.1.2 repudiating conducts that can be characterized as harassment of any kind;

2.10.1.3 respecting the Universal Declaration of Human Rights fighting discrimination;

2.10.1.4 obeying and ensuring that the employees, representatives and suppliers comply with the legislation, rules and regulation applicable to the social projects.

2.10.1.5 disseminating practices of socioenvironmental responsibility along the supply chain;

2.10.1.6 recognizing, accepting and valuing the diversity of people that is part of the company;

2.10.1.7 adopting practices for preventing and fighting corruption, bribery and any other kind of illicit.

2.11 Relations with government and the society:

2.11.1 We declare our commitment to the eradication of all kind of degrading labour: child, forced or slave.

2.11.2 We establish partnerships with public authorities in the implementation of policies, projects and socio-economic programs aimed at the sustainable development of Brazil and other countries where we operate.

2.11.3 We comply with current legislation, ethics and transparency.