



# Sustainable Loan Portfolio

2021 Review





## Sustainability

Sustainability is incorporated into our strategy, which is based on the premise of integrating the generation of economic value with transparency, corporate governance, and socioenvironmental responsibility.

At Banco do Brasil, we constantly seek to adopt the best market practices, which enable us to anticipate and manage risks and opportunities. To ensure that our guidelines are aligned with the demands of the market and of our stakeholders, we seek to understand the global and national

contexts and assess the impacts to which we are exposed. Thus, in response to the challenges and opportunities in sustainability, we incorporate various aspects in our business and process, such as environmental, social and governance (ESG) factors.

These premises are materialized in our [Sustainability Plan - Agenda 30 BB](#) and in our [10 Long-Term Sustainability Commitments](#), with targets to be implemented in the short, medium, and long terms, which involve the fronts Sustainable Business, Responsible Investment, and ESG Management.





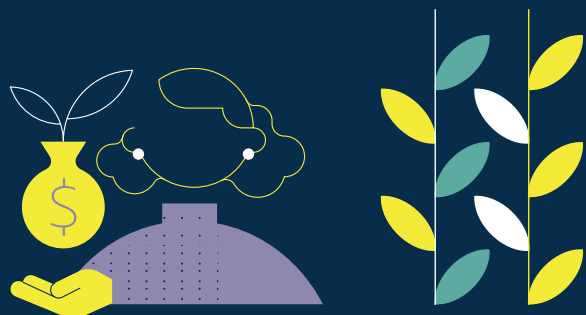


The commitment to this agenda allows us to evolve and obtain recognition in global and national sustainability indexes, rankings, and ratings, which reinforce our leading position in the theme.

As a highlight, we present our Sustainable Business Portfolio, which comprises the amount of operations/ credit lines aimed at financing activities and/or segments that have positive socioenvironmental impacts.

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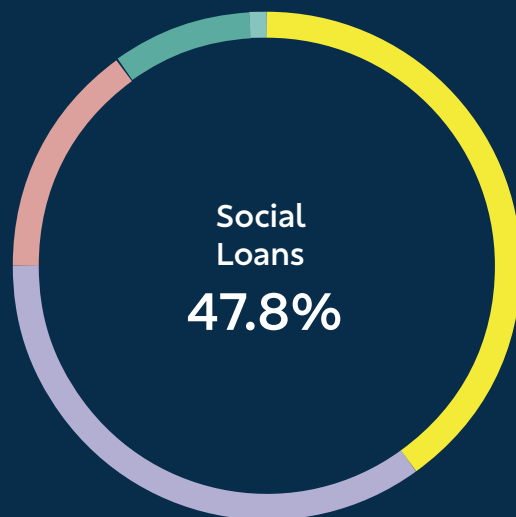
**Total ESG Portfolio:**  
**R\$ 282.1 billion**  
**3,106 thousand loans**

# Sustainable Loan Portfolio



Mostly High/  
 Transformational

(R\$ billion)  
 Sep/2021



R\$ 134.78 billion



R\$ 42.23 billion



R\$ 74.08 billion



R\$ 30.99 billion

## Social Loans

	Government	51.58	
	FIES (Student Loans)	47.09	
	Minha Casa Minha Vida (Low Income Housing Loans)	20.78	
	Covid Relief Loans	15.00	
	Other	0.33	

## Low Carbon Agriculture

	Working Capital (No-till)	35.01	
	Low Carbon Program	7.23	

## Companies

	Companies	30.99	
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## Best Socio-environmental Practices

	Pronaf Mais Alimentos (Loans for Food Production)	37.25	
	Investment Loans	18.21	
	PCA/Moderagro (Agribusiness Infrastructure Financing)	9.70	
	Working Capital (Pronaf)	7.48	
	Investment Loans (Pronaf)	1.44	

**Additionality/  
 Sustainability  
 Contribution**

- High /Transformational
- Moderate / Effective
- Limited / Transitional

See the full report:



Second Opinion





To ensure even greater reliability and robustness to the portfolio, we periodically review the credit lines and operations that comprise it, including new lines, and based on national and international methodologies. For the second time, we submitted this review to the independent evaluation of Sitawi, which issued a second opinion based on the alignment of credit operations with international standards for the evaluation of sustainable projects and businesses, such as The Green Bond Principles and The Social Bond Principles, among others, assigning a rating (from A to C), according to the social and environmental additionalities verified for each line.

As a result, the operations obtained a majority rating of high additionality (A rating), showing that they have a positive and transformational contribution to sustainable development and to the transition to a low carbon and inclusive economy.

At the end of September/21, we reached R\$282.1 billion in sustainable credit operations, an increase of 19% in 12 months, with an emphasis on sustainable agriculture (26%), explained by the 65% increase in low carbon agriculture and the 87% increase in non-tillage system funding in the last 12 months. Another highlight is the disbursement of more than R\$ 8.1 billion in Pronampe during the quarter.

This amount was contracted in credit lines with high environmental and/or social additionality, or intended to finance activities and/or segments that have positive socioenvironmental impacts, for renewable energy, energy efficiency, construction, sustainable transport and tourism, water, fishing, forestry, sustainable agriculture, waste management, education, health, and local and regional development sectors, reinforcing our transforming role in the country's development and to ensure an increasingly sustainable future.





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