





Private Social Investment Guidelines of Banco do Brasil

The performance of Banco do Brasil in Private Social Investment (ISP) is guided by a previously defined corporate strategy and the strategic plan of the Banco do Brasil Foundation (BB Fundation), whose scope of purposes is in line with the expectations of BB's stakeholders and the communities involved. The ISP is the transfer made with the aim of benefiting society by acting on social, environmental, and climate responsibility, based on strategic definitions, aligned with the laws and regulations that govern the matter, and the pacts and commitments assumed in order to build a more equal and just society.

PRIVATE SOCIAL INVESTMENT

Voluntary transfer of private resources in a planned, monitored, and systematic manner for social, environmental, and cultural projects of public interest. It can be leveraged through tax incentives granted by the government and the allocation of non-financial and intangible resources.

The Entities Affiliated to Banco do Brasil (ELBBs) occurs as they seek to act in accordance with the guidelines of the multiple bank, considering their specific needs and the legal and regulatory aspects to which they are subject, as well as promoting ESG (Environmental, Social, and Governance) businesses and practices, fostering diversity, and being a diverse and inclusive Bank, promoting equity, innovation, and sustainable businesses for all stakeholders.

By working with communities, BB seeks to effectively contribute to job and income generation and the country's development on sustainable bases, helping to reduce inequalities, acting in coordination with other social actors, and ensuring the effective application of resources allocated to ISP, increasing its contribution to society's development and enhancing value generation. This action should go beyond traditional community investment actions by directing efforts towards impact investment and social businesses.

Donations and partnerships must be established in accordance with the institution's policies, and transfers to organizations or initiatives with political-party purposes are prohibited.



The Banco do Brasil **Foundation**

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Banco do Brasil has in its Foundation the main executor of the company's Private Social Investment. Through the mobilization, articulation, development, and management of sustainable actions, Foundation BB promotes inclusion and social transformation by supporting projects in the fields of agroecology, humanitarian aid, diversity, circular economy, education, income generation, biodiversity preservation, climate change resilience, solid waste, and water and food security by reapplying Social Technologies, generating social value and following its declared values (Diversity, Proximity, Social Sensitivity, Effectiveness, Integrity, and Innovation). As the founder of Banco do Brasil Foundation, BB transfers resources according to its budgetary and financial availability, based on established criteria, ranging from 0.3% to 5% of its Operating Result of the last closed fiscal year.

The performance of prioritizes socio-environmental investment through structured programs that help the country develop sustainably and reduce social inequalities. These are: Social Technology (transversal to all others), Education for the Future, Environment and Income, Health and Well-being, Humanitarian Aid, and Volunteering. The reach of our actions, present throughout the Brazilian territory, is enhanced by the articulation of private social investment partnerships and support for reducing inequalities. Another relevant aspect of BB's and the Linked Entities' strategy within the Conglomerate, in the context of ISP, is to drive democratization in social promotion through social markers: Race and Ethnicity, Gender, People with Disabilities, Neurodivergent, Generations, and LGBTQIAPN+.



BANCO DO BRASIL FOUNDATION

Founded in 1985, it structures its actions to identify and mobilize different social actors in the search for effective solutions to fundamental aspects of Brazilian communities, seeking, according to its purpose, "Collectively promoting paths for social transformation and a sustainable relationship with Nature," in addition to having as its foundation's values such as social sensitivity and respect for diversity.





The monitoring of Private Social Investment is continuous and allows, in addition to verifying the results achieved and measuring the effectiveness of the actions developed, to identify the most effective ways for its execution, through greater capillarity in the regions and communities benefited, from quilombola and riverside communities, indigenous peoples, and people in situations of socioeconomic vulnerability. The monitoring reports are published periodically in the "Learn More" section on the Private Social Investment website.

SOCIAL TECHNOLOGY

Products, techniques, or methodologies that can be reapplied, developed in interaction with the community and that represent effective solutions for social transformation. It is a concept that refers to an innovative development proposal, considering collective participation in the process of organization, development, and implementation. It is based on the dissemination of solutions to problems related to demands for food, education, energy, housing, income, water resources, health, environment, among others.

To this end, BB Fundation uses a methodology to measure the effectiveness of its programs and projects, for which a set of indicators is analyzed. The data collection and analysis process is carried out through structured surveys that include socioeconomic data of the participants and evaluative questions corresponding to the indicators provided in an online environment, and consider:

- Zero milestone evaluation of the initial situation of the projects and their participants;
- Subsequent milestone evaluations, which measure the evolution of effectiveness indicators by comparing the collected data.

In addition to the transfers made to BB Fundation, the Bank leverages its performance in ISP by directing part of its due income tax, through tax incentives, to projects that stimulate public policies in social initiatives, such as guaranteeing the protection of children's and adolescents' rights (Childhood and Adolescence Fund – FIA) and the elderly (National Elderly Fund) and the National Support Program for Oncological Care (Pronon) and the National Support Program for the Health Care of People with Disabilities (Pronas/PCD), in addition to supporting cultural and sports projects and actions.

All ISP transfers executed by BB, including those of a non-voluntary nature, follow the integrity measures adopted by the company. The transparency of information is guaranteed through the public and audited disclosure that the Bank carries out, according to the guidelines of the Global Reporting Initiative (GRI).



Social and Inclusive **Business Operations**

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In the context of integrated operations, Social Businesses tend to be a natural evolution of sustainable projects supported by ISP and promote the financial inclusion of the public they serve in a way that adequately meets their needs. Examples of these businesses include financing under the Oriented Productive Microcredit (OPM), the National Program for Strengthening Family Agriculture (Pronaf), BB Accessibility Credit, the Student Financing Fund for Higher Education (Fies), and the My House My Life Program. Additionally, there is the development of inclusive solutions such as the Ourocard Raízes card and the Ourocard Orgulho card.

By combining social investment actions, whether carried out directly by the Entities Affiliated that are part of the Banco do Brasil Conglomerate or developed by the Banco do Brasil Foundation, with social businesses, Banco do Brasil aims at the sustainability and global development of the communities in which it operates, contributing to the achievement of the goals established for the Sustainable Development Goals (SDGs), seeking to reach regions, populations, and markers that require this social perspective and socioeconomic development.

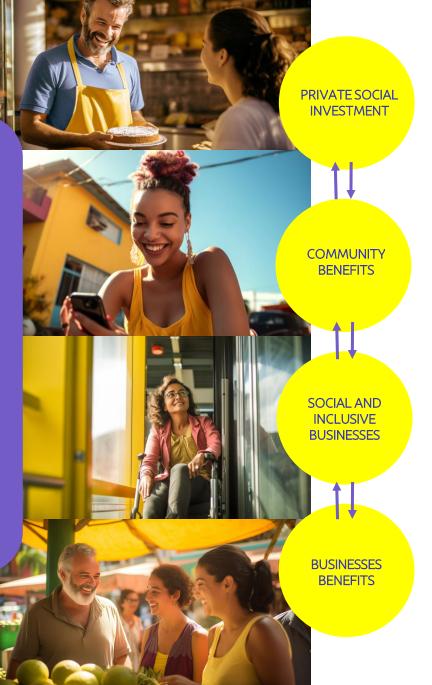


SOCIAL BUSINESS

Economically profitable initiatives that seek solutions to social problems – using market mechanisms – with the aim of reducing socioeconomic inequalities in a sustainable way and ensuring income, productive inclusion, and access to public services.



Through Social and Inclusive Businesses, the Bank seeks to promote a virtuous cycle, through a value chain, that generates value for all parties and can be summarized in the diagram beside:



Investment of resources in projects of Agroecology, Humanitarian Aid, Education, Income Generation, Biodiversity, Climate Change, Solid Waste, Water and Food Security.

Job and income generation, socio-productive inclusion, environmental care, training, integrated and participatory education, democratization of opportunities.

Strengthening and supporting ISP beneficiaries through social and inclusive businesses such as MPO, Pronaf, BB Accessibility Credit, FIES, My House My Life Program, Raízes and Orgulho Cards.

Inclusion in the financial system, increase in the customer base, contribution margin, customer satisfaction, circular economy, image return, and sustainable businesses.



PRIVATE SOCIAL

INVESTMENT GUIDELINES OF BANCO DO BRASIL

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