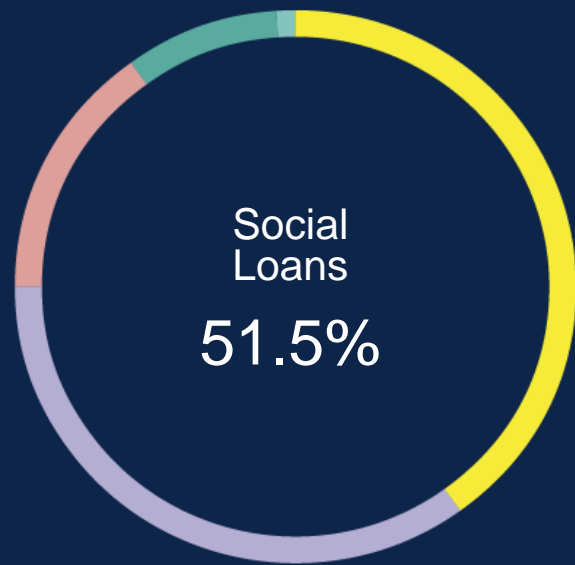


Total ESG Portfolio: R\$ 244.7 billion

Mostly High / Transformational

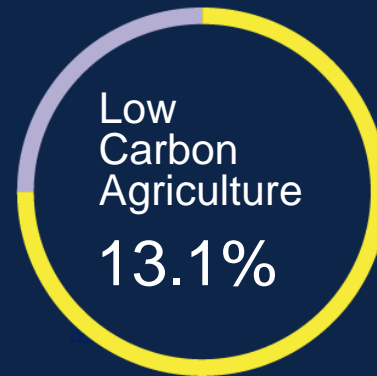
Sustainable Loan Portfolio



R\$ 126.03 billion



R\$ 65.36 billion



R\$ 32.17 billion



R\$ 21.14 billion

Additionality / Sustainability Contribution



High / Transformational
Moderate / Effective
Limited / Transitional

Social Loans

	Government	49.45	
	FIES (Student Loans)	46.87	
	Minha Casa Minha Vida (Low Income Housing Loans)	21.18	
	Covid Relief Loans	8.13	
	Other	0.39	

Best Socio-environmental Practices

	Pronaf Mais Alimentos (Loans for Food Production)	36.34	
	Investment Loans	11.85	
	PCA/Moderagro (Agribusiness Infrastructure Financing)	9.10	
	Working Capital (Pronaf)	6.30	
	Investment Loans (Pronaf)	1.77	

Low Carbon Agriculture

	Working Capital (No-till)	25.31	
	Low Carbon Program	6.86	

Companies

	Companies	21.14	
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(R\$ billion)
Dec/2020
Second Opinion

See the full report:



SITAWI
FINANCEforGOOD



R\$ Million

Product	Wholesale	Retail	Public Sector	Total
ABC Recuperação	5	3,399	-	3,404
ABC Orgânico	1	6	-	7
ABC Plantio Direto	13	2,143	-	2,156
ABC Integração	7	278	-	286
ABC Florestas	27	825	-	852
ABC Ambiental	0	103	-	103
ABC Tratamento de Dejetos	1	35	-	36
ABC Dendê	-	0	-	0
ABC Fixação	4	2	-	6
ABC Cultivos Permanentes	-	12	-	12
Custeio Agrícola Tradicional - Plantio Direto	13	19,195	-	19,208
Custeio Pronamp – Plantio Direto	-	3,732	-	3,732
Custeio Pronaf – Plantio Direto	-	2,368	-	2,368
Pronaf Mais Alimentos	-	36,336	-	36,336
Pronaf Agroindústria	410	86	-	495
Pronaf Cotas – Parte	20	-	-	20
Pronaf Floresta	-	128	-	128

R\$ Million

Product	Wholesale	Retail	Public Sector	Total
Pronaf Programas Especiais – Semiárido	-	0	-	0
Pronaf Mulher	-	63	-	63
Pronaf Programas Especiais – Jovem	-	2	-	2
Pronaf Grupo B	-	19	-	19
Pronaf Agroecologia	-	14	-	14
Pronaf Bioeconomia	-	318	-	318
Pronaf Eco - Dendê/Seringueira	-	11	-	11
Pronaf Reforma Agrária – Planta Brasil – Grupo A	-	702	-	702
Pronamp Investimentos	0	7,084	-	7,084
Inovagro	8	4,082	-	4,090
PCA – Construção e Ampliação de Armazéns	1,221	4,599	-	5,820
Moderagro	9	3,273	-	3,282
Moderinfra	8	670	-	678
Pronaf Custeio Tradicional – Exceto Plantio Direto	-	6,296	-	6,296

R\$ Million

Product	Wholesale	Retail	Public Sector	Total
BB Crédito Acessibilidade	-	183	-	183
FIES	-	46,867	-	46,867
MPO PF	-	104	-	104
MPO PJ	-	4	-	4
MCMV - Faixas 1, 2 e 3	-	21,183	-	21,183
Fat Taxista	-	100	-	100
PESE - Fopag	0	1,040	-	1,040
Pronampe	6	7,086	-	7,093
BB Financiamento Setor Público	-	-	47,934	47,934
Programa Eficiência Municipal	-	-	1,518	1,518
TOTAL	1,755	172,347	49,452	223,554