

Internal Regulation of the Risks and Capital Committee

Chapter I - Purpose

Art. 1. This Internal Regulation rules the operation of the Risks and Capital Committee (Coris or Committee), in compliance with the provisions of Banco do Brasil's Bylaws, the decisions of the Board of Directors (Board or BoD), the legislation in force and good corporate governance practices.

Chapter II - Concept, Composition and Competences

Art. 2. Coris is a collegiate body that reports to the Board of Directors and its purpose is to advise that Board, on the exercise of its functions, related to the risk and capital management, in a unified view, for the institutions that are part of the Bank's Prudential Conglomerate.

Paragraph 1 The committee shall act in synergy with the Corporate Sustainability Committee with regard to the Social, Environmental, and Climate Responsibility Policy (PRSAC) of Banco do Brasil.

Paragraph 2 Coris has adequate resources to carry out all its duties.

Art. 3. Coris operates on a permanent basis, with the prerogatives, duties, and charges provided for in the applicable legislation and regulations, and is made up of at least three and at most five members, with a two-year term of office, with up to three consecutive reelections allowed.

Paragraph 1 The members of the Committee shall be elected and dismissed by the Board of Directors, observing the minimum eligibility conditions and prohibitions for exercising the function as set out in the Bank's Appointment and Succession Policy, as well as in the applicable rules and in the Bank's Bylaws, according to the following rules:

I. four members shall be chosen by the Directors appointed by the Federal Government;

II. one member shall be chosen by the Directors elected by the minority shareholders.

Paragraph 2 The majority of the Committee shall be composed by members who meet the following requirements, in addition to the provisions of paragraph 1 of this article:

a) hold an University degree;

b) have proven knowledge and experience in the Committee's areas of activity;

c) not be a member of the Executive Board of Banco do Brasil or any of its Related Entities;

- d)** not be an active employee of Banco do Brasil;
- e)** have not been an employee of Banco do Brasil in the last six months;
- f)** not be the spouse, or a relative in a straight line, collateral line, or by affinity, up to the second degree, of the persons referred to in items "d" and "e";
- g)** not be a plaintiff in any legal suit against Banco do Brasil or any of its Related Entities;
- h)** not receive from Banco do Brasil any type of remuneration other than for exercising the functions as a member of the Committee or the Board of Directors.

Paragraph 3 The role of Coris member must not be delegated.

Paragraph 4 At the end of their term of office, former members of the Risks and Capital Management Committee shall be subject to the same impediments provided for the Executive Board in Article 24, paragraph 7, of the Bylaws, observing, where applicable, the provisions of paragraphs 8 to 13 of the same article.

Paragraph 5 Once the maximum term referred to in the head provision of this article has been reached, the member may only return to the Committee after the expiration of a period equivalent to one term of office.

Paragraph 6 When counting the terms of office referred to in the head provision of this article, previous terms of office shall be taken into account, including those that occurred less than two years ago.

Art. 4. The impediments to performing the duties of a member of the Committee are provided for in Article 13 of Banco do Brasil's Bylaws, as well as having been, in the last six months, the Risks Management Executive Officer, the Chief Internal Controls and Risk Management Officer (CRO), or a member of the Bank's Audit Committee.

Art. 5. Coris' duties, in addition to others provided for in the applicable rules and in the Bank's Bylaws, are:

- I.** establish the operating rules for its operation and submit them to the Board of Directors for approval;
- II.** advise the Board of Directors on risk and capital management, providing the Collegiate Board with a comprehensive and integrated view of the risks and their impacts associated with the Prudential Conglomerate;
- III.** advise the Board of Directors on the process of identifying and monitoring the risks associated with the relevant Bank's Related Entities;
- IV.** assess proposals to review the Risk Appetite and Tolerance Statement and the Capital Plan;
- V.** assess the risk appetite levels set out in the Risk Appetite and Tolerance Statement and the strategies to manage them, considering the risks individually as well as in a unified view;
- VI.** supervise compliance by the Bank's Executive Board with the terms of the Risk Appetite and Tolerance Statement;

VII. assess proposals for the creation and revision of policies and strategies related to the risk and capital management;

VIII. supervise compliance with policies and strategies related to risk and capital management;

IX. assess the degree of adherence of the risk management structure processes to the policies related to risk and capital management;

X. supervise the work and performance of the Chief Internal Controls and Risk Management Officer;

XI. assess and report to the Board of Directors on risk and capital management processes;

XII. propose, at least annually, recommendations to the Board of Directors on:

a) risk management policies, strategies, and limits;

b) the capital management policies and strategies, which establish procedures aimed at maintaining the Reference Equity (PR), Level I, and Core Capital, as referred to in Resolution # 4,955/2021, at levels that are compatible with the incurred risks;

c) the stress test program, in accordance with the regulation in force;

d) policies and strategies for business continuity management;

e) the Liquidity Contingency Plan;

f) the Capital Plan and the Capital Contingency Plan.

XIII. take note of the work carried out by internal and external audits regarding to risk and capital management and their results;

XIV. keep records of its resolutions and decisions;

XV. regularly report, to the Board of Directors, on the Committee's activities;

XVI. assess, in terms of capital and liquidity, the impacts of the proposals for allocating the net profit for each fiscal year, considering the details of the allocated amounts;

XVII. draw up its annual Work Plan and submit it to the Board of Directors; and

XVIII. carry out other duties determined by the Board of Directors.

Sole Paragraph. The members of the Committee shall be independent in the performance of their duties and shall keep under confidentiality the received information.

Art. 6. The Committee shall prepare, on an annual basis, within ninety days of the base date of December 31st, a document called the "Risks and Capital Committee's Report", which shall contain, at least the following information:

I. description of its composition;

II. report on the activities carried out during the period;

III. the main measures adopted to ensure compliance with the policies related to the risk and capital management, including that referred in Article 2, paragraph 1, of this Regulation; and

IV. description of the matters considered relating to the risk and capital management and their implications for the Bank and its stakeholders.

Paragraph 1 The Committee shall keep the Report at the disposal of the Board of Directors for a minimum period of five years after its preparation.

Paragraph 2 The Risks and Capital Committee's Report shall be signed by all members.

Art. 7. Coris may, within the scope of its duties, use the work of experts.

Paragraph 1 The use of the work of experts does not relieve the Committee of its responsibilities.

Paragraph 2 Banco do Brasil, observing the established authorities and competences, shall adopt the necessary measures to meet the needs for the use of experts identified by the Committee.

Art. 8. Coris, at the request of any of its members, may ask the management bodies for clarifications or information necessary for the performance of its duties.

Art. 9. Coris shall have a Coordinator to be chosen by the Board of Directors.

Paragraph 1 The Coordinator, in addition to meeting the requirements of Article 3, paragraph 2, of this Internal Regulation, must not be or have been, in the last six months, the Chairman of the Board of Directors or the Coordinator of any other advisory committee to the Board of Directors of Banco do Brasil or any of its Related Entities.

Paragraph 2 The Coordinator is responsible for:

- I. convening and chairing meetings;
- II. complying with and enforcing the provisions of this Regulation;
- III. approving agendas and schedules of the meetings;
- IV. submitting, to the Board of Directors and, whenever applicable, to another body or member of the Management Body, the analyses, opinions, and reports drawn up within the scope of the Committee;
- V. inviting, on behalf of the Committee, representatives of the Supervisory Board, the Executive Board, the Audit Committee, and any other participants in the meetings;
- VI. proposing complementary rules necessary for the Committee to operate;
- VII. carrying out other technical or administrative acts necessary for the performance of its duties;
- VIII. authorizing the consideration of matters not included in the agenda of the meeting;
- IX. promoting an environment conducive to discussions.

Paragraph 3 In the event of the absence or impediment of the Committee's Coordinator, his/her duties shall be carried out by a substitute appointed by him/her.

Chapter III - Meetings and Resolutions

Art. 10. Coris shall carry out its activities mainly through working meetings convened by its Coordinator in order to fulfill its duties.

Art. 11. Coris shall meet with a majority of its members:

- I. ordinarily, twice a month, at a date, place, and time set by its Coordinator;
- II. with the Supervisory Board, the Board of Directors, and the other advisory committees to the BoD, at the request of these collegiate bodies, to discuss policies, practices, and procedures identified within the scope of their respective competences; and
- III. extraordinarily, at the call of the Coordinator, whenever deemed necessary by any of its members or at the request of the Bank's Management Body.

Paragraph 1 The Committee shall keep minutes of its members' attendance and any absences.

Paragraph 2 The agenda for the meetings and supporting documentation shall, whenever possible, be made available to Committee members in advance.

Paragraph 3 The Committee's participation in ordinary meetings of the Board of Directors shall take place by means of:

- a) representation by its Coordinator or, in the event of a justified absence, by a substitute appointed by him/her; or
- b) the presence of all members of the Committee, when requested by the Board of Directors, with the exception of absences for justified reasons.

Paragraph 4 The minutes of meetings shall be disclosed when requested by any of its members, except when the Committee consider that such disclosure could jeopardize the legitimate interest of the Bank.

Paragraph 5 The following may participate, by invitation, in the Committee's meetings without the right to vote:

- I. members of the Board of Directors and other committees set up within the scope of the Board;
- II. members of the Executive Board;
- III. employees of the Bank; and
- IV. experts on the matters dealt with by the Committee.

Conflict of Interest

Art. 12. At meetings of Coris, any member who is not independent in relation to the matter being analyzed shall declare their conflict of interest or particular interest and abstain from participating in the discussions.

Paragraph 1 If what is set out in the head provision of this article is not complied with, any other person present at the meeting, whether a member of the Committee or not, may express the conflict, if aware of it.

Paragraph 2 In the event provided for in paragraph 1 of this article, it shall be the responsibility of the Coris' Coordinator or his/her substitute, in the exercise of his/her functions, after hearing the considerations of both parties, to carry out the Committee's assessment as to the existence, or not, of a conflict of interest.

Paragraph 3 The result of the assessment referred to in the previous paragraph shall be defined according to the opinion of the majority of Coris members. In the event of a tie, the opinion of the Committee's Coordinator or his/her substitute shall prevail.

Paragraph 4 Should the Coris members agree that there is a conflict, the conflicted member shall abstain from participating in the discussions, as established in the head provision of this article.

Paragraph 5 Any Coris member may request that the collegiate board, prior to the discussions, assess the withdrawal of the conflicted member from the meeting, who is allowed to return after the discussion of the matter in which they are conflicted.

Paragraph 6 The assessment referred to in the previous paragraph shall be conducted by Coris' Coordinator, or by his/her alternate in the exercise of his/her functions, and shall comply with the provisions of paragraph 3 of this article.

Paragraph 7 The assessment processes referred to in this article shall be recorded in the minutes.

Paragraph 8 When the indication of a conflict of interest involves the Committee's Coordinator or his/her substitute, his/her functions and powers, with regard to the provisions of this article, shall be exercised by a member appointed by them.

Art. 13. Decisions shall be taken by a majority vote of the members of the Committee.

Sole Paragraph. Any divergent opinions shall be recorded in the minutes and reported to the Board of Directors.

Chapter IV - Secretariat and Advisory Services

Art. 14. Advisory, secretariat, administrative, and logistical support shall be provided by the Executive Secretariat, which is responsible for:

- I. advising the Committee on technical aspects in the performance of its duties;
- II. preparing and making available the agenda for meetings at least one week in advance, as established by the Coordinator;
- III. acting as secretary at the meetings;
- IV. drawing up the minutes of meetings;

V. organizing and keeping under its custody, with due regard for the confidentiality of the information, the documentation relating to the activities carried out by the Committee; and

VI. taking care of other activities necessary for the operation of the Committee.

Sole Paragraph. If it is impossible to hold a Coris meeting, the unit responsible for administrative support shall be responsible for drawing up a "Non-Accomplishment Term", containing the justifications.

Chapter V - General Provisions

Art. 15. The members of the Committee shall immediately inform the Executive Secretariat of any changes to their shareholding positions in Banco do Brasil, under the conditions and in the manner determined by the Brazilian Securities and Exchange Commission, as well as under the conditions laid down in the Specific Policy of Trading with Banco do Brasil Securities.

Art. 16. Members of the Committee, in addition to compliance with the legal duties inherent to their position, shall guide their conduct based on high ethical standards, as well as observe and encourage good corporate governance practices, and they shall maintain strict confidentiality on any relevant information related to the Bank until officially disclosed to the market.

Art. 17. The remuneration of the members of the Risks and Capital Committee, to be defined by the General Shareholders' Meeting, shall be compatible with the Work Plan approved by the Board of Directors, observing that:

I. the remuneration of the members of the Committee shall not exceed the average fee paid to the Executive Officers;

II. in the case of civil servants, their remuneration for participation in Coris shall be subject to the established provisions in the pertinent legislation and regulation;

III. Coris members who are also members of the Board of Directors or any other advisory committees to the Board shall opt for the remuneration for only one of these positions.

Art. 18. Any cases not covered by this Regulation shall be submitted to the Board of Directors.

Approved by the Board of Directors on 06.12.2025.