



banrisul

**SOCIAL,
ENVIRONMENTAL, AND
CLIMATE RESPONSIBILITY
POLICY**



SOCIAL, ENVIRONMENTAL, AND CLIMATE RESPONSIBILITY POLICY

Banrisul's Social, Environmental, and Climate Responsibility Policy establishes assumptions, objectives, principles, and guidelines that regulate social, environmental, and climate responsibility actions carried out by the institutions belonging to Banrisul's Prudential Conglomerate and their operations alongside other entities controlled by the participants of said Conglomerate and in which they hold equity interests.

This Policy must be complied with by the Bank when developing its **products, services, activities, and processes**, working alongside communities where it operates, and interacting with **customers, users, employees, suppliers, outsourced service providers, investors, and other stakeholders**.

ASSUMPTIONS

- a) Proportionality to the business model, the nature of operations, and the complexity of products, services, activities, and processes of the institutions belonging to Banrisul's Prudential Conglomerate;
- b) Adequacy as to the dimension and relevance of the exposure to social, environmental, and climate risks;
- c) Monitoring of social, environmental, and climate impacts of the products, services, processes, and activities of the institutions belonging to Banrisul's Prudential Conglomerate;
- d) Alignment of business opportunities related to social, environmental, and climate aspects with strategic objectives; and
- e) Adjustment to competitiveness conditions and the regulatory environment under which the Bank operates.

OBJECTIVES

- a) Strengthen the Bank's commitment to the sustainable development of the communities where it operates and the mitigation of and adaptability to climate change;
- b) Foster opportunities and enhance its businesses, considering social, environmental, and climate responsibility guidelines;
- c) Promote sustainable practices aligned with stakeholders' expectations and needs;
- d) Transversally incorporate social, environmental, and climate aspects into the Bank's products, services, processes, and activities; and
- e) Consolidate social, environmental, and climate aspects to be observed in the strategic planning and other institutional policies.

SOCIAL, ENVIRONMENTAL, AND CLIMATE RESPONSIBILITY PRINCIPLES

- a) Value people, respect, and protect and promote human rights, covering financial literacy, diversity, equity, and inclusion;
- b) Preserve the environment and restore it whenever possible, repudiating environmental degradation practices, including excess use of natural resources;
- c) Positively contribute to transitioning into a low-carbon economy and to reducing Greenhouse Gas (GHG) emissions and other impacts associated with changes in climate patterns; and
- d) Best corporate governance practices, ethical and transparent relationships with stakeholders, repudiating any type of illegal conduct.

GUIDELINES

The Bank's performance in the development of its **products, services, activities, and processes**, as well as its **interaction with stakeholders**, must be based on the following guidelines:

1. Management of Social, Environmental, and Climate Responsibility

- a) Implementation of the principles of this policy in the Bank's management processes;
- b) Assured adherence to this policy in the acquisition and incorporation of subsidiaries and in significant corporate restructurings;
- c) Development of a sustainability culture, through engagement with stakeholders and the continued communication and capacity building process;
- d) Compliance with the guidelines of this Policy, as well as with current legislation, by including sustainability criteria in procurement, bidding, and service contracting processes;
- e) Adoption of and support for innovation initiatives aligned with the guidelines of this Policy;
- f) Incorporation of the principles of this Policy, whenever possible, into the design, reformulation, and offering of products and services, as well as into the relationship with customers and users; and
- g) Support for public policies aligned with the Bank's principles of social, environmental, and climate responsibility.

2. Social Nature

- a) Respect for diversity, promoting accessibility, equity, and inclusion;
- b) Prevention and combat of sexual and moral harassment, as well as any form of discrimination, prejudice, and violence, by providing appropriate reporting channels;
- c) Promotion of a safe and respectful work environment, including support for female employees affected by domestic and family violence against women;
- d) Repudiation of practices associated with slave-like labor, child exploitation, human trafficking, sexual exploitation, or criminal profiting from prostitution;

- e) Compliance with social security and labor legislation, including laws related to occupational health and safety;
- f) Guarantee of pay equity between men and women, while promoting equal opportunities;
- g) Safeguarding public, historical, and cultural heritage, with respect for traditional peoples and communities, including indigenous and Quilombola communities;
- h) Compliance with the use of personal data, respecting the privacy of stakeholders; and
- i) Attention to customer needs, including vulnerable groups, through financial inclusion and banking access, promoting financial literacy based on ethics, transparency, and responsibility.

3. Environmental Nature

- a) Protection of biomes and biodiversity, and combating illegal deforestation;
- b) Compliance with current environmental legislation, including that applicable to the value chain;
- c) Repudiation of irregular, illegal, or criminal practices of pollution, degradation, and exploitation of natural resources, including water resources;
- d) Adoption of appropriate procedures for the disposal and treatment of waste and unusable materials generated by the Bank;
- e) Support for practices of environmental remediation, preservation, and restoration; and
- f) Operational efficiency, optimizing the consumption of natural resources and materials derived therefrom.

4. Climate Nature

- a) Management of greenhouse gas emissions, including the measurement, reduction, and offsetting of the Bank's emissions;
- b) Adoption of practices and technologies aimed at energy efficiency and climate adaptation;
- c) Support for initiatives that promote climate resilience and the reduction of greenhouse gas emissions, including new technologies;
- d) Support for and adoption of emergency measures in response to extreme weather events; and
- e) Promotion of a low-carbon economy by allocating resources to projects and initiatives for climate change mitigation and adaptation.

5. Communication and Information

- a) Dialogue with stakeholders, identifying needs and expectations regarding the Bank's businesses;
- b) Clear and timely communication to stakeholders of pacts, agreements, and commitments to which the Bank is a participant, adherent, and/or signatory;
- c) Disclosure of practices related to the topic, as well as actions taken to implement this Policy; and
- d) Dissemination of the culture of sustainability and principles of this Policy through communication channels with stakeholders.

DUTIES

Management, Executive Officers, employees, interns, and service providers are responsible for compliance with this Policy, within the limits of their duties.

1. Board of Directors

- a) Approve and review this policy, with the support of the executive officer in charge and the Social, Environmental, and Climate Responsibility Committee;
- b) Ensure the Bank's adherence to this policy and to the aforementioned actions to ensure its effectiveness;
- c) Ensure the compatibility and incorporation of this policy into other institutional policies, including those regarding corporate risks and capital management, credit, conformity, and people management;
- d) Ensure the timely correction of deficiencies related to this policy;
- e) Establish the organization and the duties of the Social, Environmental, and Climate Responsibility Committee;
- f) Ensure that the compensation structure adopted by the Bank does not encourage behavior incompatible with this policy; and
- g) Promote the internal dissemination of this policy and the aforementioned actions to ensure its effectiveness.

2. Social, Environmental, and Climate Responsibility Committee

- a) Propose recommendations to the Board of Directors on the implementation and review of this policy;
- b) Evaluate the level of adherence to the actions implemented to this policy and, when necessary, propose recommendations for improvement; and
- c) Coordinate its activities with the Risk Committee, as applicable, to facilitate the exchange of information.

3. Internal Audit

- a) Periodically evaluate the processes related to the establishment of this policy and the implementation of actions aimed at its effectiveness.

4. Executive Board

- a) Conduct its activities according to this policy and the actions implemented to ensure its effectiveness.

5. Risk Office

- a) Support decision-making related to the establishment and review of this policy, assisting the Board of Directors;
- b) Ensure compliance with the guidelines of this policy in the acquisition of subsidiaries and in significant corporate reorganizations;

- c) Implement actions aimed at the effectiveness of this policy;
 - d) Monitor and assess the actions implemented within the scope of this policy;
 - e) Propose improvements to the implemented actions when any deficiencies are identified; and
 - f) Properly and reliably disclose information related to this policy.
6. Corporate Risk and Social, Environmental, and Climate Responsibility Committee
- a) Evaluate relevant social, environmental, and climate projects and actions, aligned with the business strategy, submitting them for resolution and forwarding them to the pertinent areas so that actions can be implemented.
7. Corporate Risk Unit
- a) Propose the revision of this policy at least every three years;
 - b) Coordinate the Sustainability Committee;
 - c) Identify, assess, monitor, and report the implementation of the actions aimed at the effectiveness of this policy;
 - d) Identify, structure, and monitor social, environmental, and climate indicators and goals, improving management mechanisms;
 - e) Analyze the adherence of the actions to the guidelines of this policy and the Bank's strategy, proposing improvements;
 - f) Provide tools and methodologies for managing the sustainable portfolio and the social, environmental, and climate impacts of the Bank; and
 - g) Manage social, environmental, and climate risks, according to the Institutional Framework for Integrated Management of Capital and Corporate Risks.
8. Administrative Areas of the General Management and other institutions of Banrisul's Prudential Conglomerate
- a) Conduct their activities and processes according to this policy;
 - b) Implement actions aimed at the effectiveness of this policy; and
 - c) Manage social, environmental, and climate impacts arising from their products, services, activities, and processes.

CONSEQUENCE MANAGEMENT

In case of non-compliance with this Policy and related regulations, measures shall be taken according to the violator's relationship level with the Bank:

- If the violator is an Employee, the penalties provided for in the Penalties item of the Staff Regulations shall be adopted, as appropriate for addressing the non-compliance.
- If the violator is an Executive Officer or Member of the Board of Directors, the non-compliance shall be reported by the Internal Audit to the Board of Directors.
- If the violator is an Intern or a Third Party, the penalties provided in the service agreement shall be adopted.

If managers, other employees, and/or other related persons become aware of a violation that has occurred and do not report the fact to the Strategy and Personnel Management Unit or the Whistleblower Channel, they may also be held accountable.

Regardless of the level of relationship with Banrisul and the penalty adopted, anyone who fails to comply with the provisions of corporate policies may be held civilly or criminally liable for proven violations.

Approved by the Board of Directors on July 09, 2025.