BB at a Glance

Distribution Network
66,496

Own Service Network
16,625
Branches
5,440
MaisBB Network¹
13,630

Shared Service Network²
36,241

Customers
64,798 thousand

Employees
100,622

Assets

R$ 1.4 trillion
Loan Portfolio
R$ 708.1 billion
Companies Loan
R$ 294.7 billion
Individuals Loan
R$ 187.8 billion
Agribusiness Loan
R$ 179.8 billion
Foreign Branches and Subsidiaries Loan
R$ 45.7 billion

Banco do Brasil in the World

Branches
11
Sub-branches
4
Representative Offices
7
Subsidiaries, Affiliates and Capital Markets Units
14
Shared Services Units
2

Presence in 24 countries with 38 points of service

---

¹ Banking Agents and Postal Bank branches.
² Shared Service Network: lotteries (CEF), Banco 24h e ATM (BRB+CEF).
Sustainability Governance and Strategy
**Socioenvironmental Responsibility (RSA) in BB**

- **2003**
  - Approval of the Letter of Socioenvironmental Responsibility Principles
  - Creation of the Division responsible for Employee Relations and Socioenvironmental Responsibility within the Bank
  - Formation of the RSA Group - an interdisciplinary team with representatives from BB and FBB to discuss and disseminate the theme throughout the organization
  - Approval of the first Socioenvironmental Responsibility Action Plan

- **2004**
  - Creation of the Sustainability Plan – BB’s Agenda 21

- **2005**
  - Update of BB’s Agenda 21

- **2008**
  - Settlement of the semi-annual accountability process to the Board of Officers of the BB’s Agenda 21 actions

- **2009**
  - Creation of the Sustainability Forum

- **2013**
  - Annual follow up by the Board of Directors of BB’s socioenvironmental performance

- **2014**
  - Resolution 4.327 of the Brazilian Monetary Council

- **2015**
  - Specific Policy on Socioenvironmental Responsibility (PRSA) approval and release

- **2016**
  - Update of the Sustainability Plan – BB’s Agenda 30 (6th edition)
Sustainability Plan – BB’s Agenda 30

- **Agenda 30** - BB Triennial Sustainability Plan since 2005
- Work Fronts: **Sustainable Business, Administrative Practices** and **Private Social Investment**
- Current version (2017-2019) has **82 macro actions** - Approximately **480 actions have been developed since its launch in 2004**
- Updated every two years according to **market and society demands**
- Monitored by the **Sustainability Forum, Board of Officers** and **Board of Directors**
- Results reported in the Annual Report - **GRI G4 Audited**
Main Results

- 1 million seedlings planted
- 684.6 hectares restored
- 838.9 hectares with good practices implemented
- 2,542 hectares with contour farming performed
- 1,639 hectares of preserved fragments
- 895 small dams for soil and water conservation built
- 272 cisterns for food production and 635 for domestic use
- 41,700 tons of waste traded with the support of the Program

Business Approach - Brazil Water Program

- Banco do Brasil Sustainability Guidelines for Credit in eight economic sectors
- Climate Change Strategy for Banco do Brasil
- Viability studies for forest recovery in Permanent Preservation Areas, Legal Reserves and Forest Management
Sustainable agricultural production systems with recognized capacity to reduce / sequester GHG and, at the same time, promote the production of vegetation / biomass, food production and preservation of the environment.

PURPOSES:

- Recovery of degraded pastures
- Organic agricultural production systems
- Crop-livestock integration, forest-farming, forest-raising or forest-animal husbandry systems and agroforestry systems
- Commercial forests, including those for industrial use or the production of charcoal
- Adaptation or regularization of rural properties in response to environmental legislation, including recovery of the legal reserve, permanent preservation areas, recovery of degraded areas and implementation and improvement of sustainable forest management plans
- Waste and animal waste treatment systems for the generation of energy and composting
Low Carbon Agriculture – National Financial System

Credit Lines - Low Carbon Production  Balance Dec/2016

<table>
<thead>
<tr>
<th>Credit Line</th>
<th>Balance (million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Programa ABC</td>
<td>9.166</td>
</tr>
<tr>
<td>Pronaf Florestal</td>
<td>170</td>
</tr>
<tr>
<td>Pronaf Agroecologia</td>
<td>9</td>
</tr>
<tr>
<td>Pronaf ECO - Dendê / Seringueira</td>
<td>10</td>
</tr>
<tr>
<td>Pronaf ECO</td>
<td>218</td>
</tr>
<tr>
<td>Custeio Plantio Direto</td>
<td>20.455</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30.028</strong></td>
</tr>
</tbody>
</table>
OBJECTIVE:
Technical cooperation to investigate the potential losses to the agricultural credit portfolio arising from current and future climate change.

EXPECTED PRODUCTS:
# Climate risk exposure model based on the correlation between financial and climate indicators;
# Financial model for the identification and evaluation of resilient investments, capable of mitigating the exposure of the Bank’s portfolio to climate risks.

VALUE OFFER:
# Support the decision on the granting of credit with regard to Climate Risk;
# Promote climate-sensitive investments;
# Develop methodology and tools that can be replicated in other regions, sectors and countries.

Circular Nº 3.547, de 07/07/2011

Resolução CMN Nº 4.327, de 25/04/2014 (PRSA)
Definition of the Green Economy and economic sectors, as defined by UNEP

It results in improvements in well-being and social equality, while significantly reducing environmental risks and ecological scarcity, and has the following main pillars: low carbon emissions, efficient use of resources and social inclusion.

- Renewable energy
- Energy efficiency
- Sustainable construction
- Sustainable transport
- Sustainable tourism
- Water
- Fisheries
- Forestry
- Sustainable agriculture
- Waste
- Specific
- agribusiness
- activities
- Social sectors such as education,
- health, productive inclusion and
- local and regional development
2015 is a research base held in 2016.

Credit Lines for sectors potentially causing environmental impact

Credit Lines, products and services for the Green Economy

Potentially Environmental Impact Sectors in accordance with Resolution 237/97 of CONAMA

Sectors of the Green Economy, BNDES products focused on agribusiness and specific products with socio-environmental purposes

14 BANKS
Business Approach - Green Finance Inventory

**2013**
- Balance 31.12: R$ 123.712 MM

**2014**
- Balance 31.12: R$ 153.424 MM

**2015**
- Balance 31.12: R$ 253.157 MM
- Balance 31.12*: R$ 356.932 MM

* Banks participating in 2014

**Share of the total balance of the portfolio**
- 2013: 8.8%
- 2014: 9.6%
- 2015: 14.8%
- 2016: 20.9%

**Total corporate and companies portfolio**
- Balance 31.12.13: R$ 1.405.500 MM
- Balance 31.12.14: R$ 1.605.400 MM
- Balance 31.12.15: R$ 1.707.247 MM
Market Indexes and Awards

Corporate Sustainability Index (ISE) – BM&FBovespa - 2015
11 consecutive listing years since the first portfolio in 2005.

Dow Jones Sustainability Index (DJSI) New York Stock Exchange - 2016
5 consecutive listing years.

Carbon Efficient Index (ICO2) – BM&FBovespa - 2015
5 consecutive listing years in ICO2. The main indicator of ICO2 is the change of GHG emissions in relation to the financial result.
THANK YOU!

wagnersiqueira@bb.com.br
+ 55 (61) 3493-0731