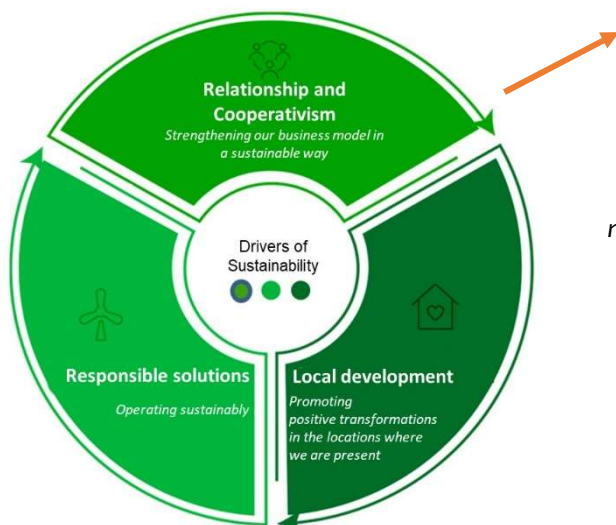


1. Objective

Establish governance for sustainability, principles and guidelines applicable to all levels and Entities of the System, in order to guide decision-making matters in conducting business, activities, processes and in terms of the relationship with our stakeholders



2. Definition

Sustainability at Sicredi is the management of the business focusing on expanding the economic, social and environmental positive impact we cause, reducing adverse impacts and generating value for our members, employees, community and other stakeholders.

Our Sustainability Strategy is guided by three drivers, which help us to put our mission into practice and, together with the focal themes, allow us to act with a focus on main sustainability themes for Sicredi.

In addition to regulatory and market aspects, in decision-making and in the relationship with stakeholders, we observe agendas and principles that are recognized and relevant to our business. They are the following:

- The Principles of Cooperatives established by the International Cooperative Alliance;
- The Ten Principles of the United Nations (UN) Global Compact;
- The UN 2030 Agenda.

3. Policy Guidelines

- Manage economic, social, environmental and climate opportunities and challenges, taking into account guidelines aligned with good national and international sustainability practices, applicable regulations, in addition to systemic and inspirational strategic planning;
- Through our operations, seek to generate positive changes in economic, social and environmental terms in the lives of our members and communities in which we act upon, contributing to the construction of a more prosperous society;
- Act in an eco-efficient manner, seeking to reduce adverse impacts on the environment that may be generated in our operations;
- Be effective and transparent in the management, accountability and disclosure of information;
- Speak openly with our stakeholders, strengthening our bonds of trust and reciprocity;
- Encourage members to participate in the Cooperative's decisions;
- Train employees and other stakeholders on sustainability-related topics, as applicable
- Strengthen the governance of the System, with the aim of making decisions in line with this Policy, our purpose and our Sustainability Strategy;
- Use the Sustainable Development Benchmark to monitor and evaluate sustainability performance at different levels of the System, as well as on the Sustainability Committee's agenda;
- Act based on the precautionary principle in terms of decision-making, where we seek mutually beneficial solutions with reduced adverse impact on Sicredi's business and reputation;
- Disclose sustainability-related information, as applicable.



In order to support the implementation of the Sustainability Policy, we have a set of **Sustainability Guidelines for the business**, which are systemic, internal and organized by themes. The Guidelines aim to lead the Sicredi System towards best practices, in the view of the main challenges related to sustainability, which are available on the internal page of regulations.

4. Governance and Responsibilities

Sustainability is a cross-cutting theme under the management of Foundation Sicredi and implementation under the responsibility of all Entities that make up the Sicredi System and all of its employees.

4.1 Sustainability Governance

It is composed of two structures with different responsibilities, one for decision-making and the other for ensuring the implementation of the theme.

Decision-making structure:

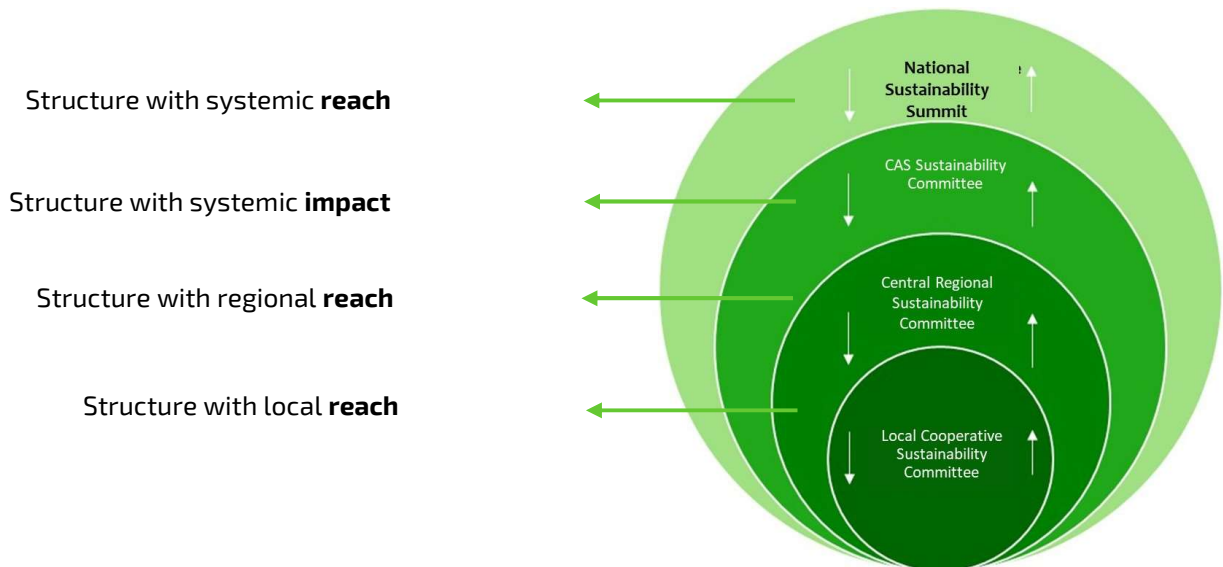
It is the structure responsible for the Systemic decision process regarding the Sustainability Strategy.



** Sicred Foundation's Committee - Committee to advise SicredPar's Board of Directors, complying with the Central Bank's resolution CMN 4.945, dated september 15th of 2021
 ** Board of Directors of Sicredi Participações S/A- SicredPar's.

Implementation Structure:

It is the structure responsible for guaranteeing the implementation of the Sustainability Policy and the execution of the Sustainability Strategy throughout the system.



The **Sustainability Committees of the credit unions and cooperative centrals** advise the Boards of Directors on aspects related to sustainability in their respective Entities, recommending local or regional initiatives for the establishment of this Policy and the Sustainability Strategy, evaluating and monitoring indicators and the effectiveness of the implemented actions.

The CAS* Sustainability Committee advises the Executive Board of the companies in the *Centro Administrativo Sicredi* (Sicredi Administrative Center), recommending initiatives aimed at implementing the Sustainability Policy and Strategy within the scope of activities under its responsibility, evaluating and monitoring indicators and the effectiveness of actions.

This committee has as its scope the initiatives and processes of the CAS companies that have amplitude and impact over the entire System.

**Entities that make up the CAS: Sicredi Cooperative Bank and its subsidiaries, Confederação Sicredi, Fundação Sicredi, Sicredi Fundos Garantidores.

The **National Sustainability Summit** is the annual forum for the alignment, assessment and recommendation regarding the conduction of the Sustainability Strategy, in which all representatives of the Sustainability Committees of the entities that comprise the Sicredi System.

4.2 Roles and Responsibilities

It is incumbent upon SicrediPar's Board of Directors to:

- Decide on this Policy, Sustainability Strategy and other issues related to sustainability at the systemic level;
- Ensure the application of this Policy, by observing the principles and guidelines in terms of decision-making;
- Ensure the compatibility and integration of this Policy with other systemic policies;
- Promote the systemic dissemination of the Policy and actions with a view to its effectiveness.

It is incumbent upon the Foundation Committee:

- Advise the SicrediPar Board on this Policy, Sustainability Strategy and other issues related to sustainability at a systemic level, with a view towards its effectiveness.

It is incumbent upon the Boards of Directors of Cooperatives and Cooperative Centrals to:

- Ensure the application of this Policy, by observing the principles and guidelines regarding decision-making;
- Ensure the compatibility and integration of this Policy with other local or regional policies;
- Promote the local or regional dissemination of the Policy and actions with a view towards its effectiveness.

It is incumbent upon the Executive Director of Sicredi Cooperative Bank:

- Ensure the effective systemic implementation of this Policy and the actions aimed at its effectiveness;
- Monitor systemic performance and implemented actions, directing improvement, whenever necessary;
- Advising SicrediPar's Board of Directors within the scope of this Policy;
- Ensure the correct disclosure of this Policy and other pertinent information;
- Represent the System with the Central Bank for issues related to this Policy.

It is incumbent upon the Executive Director of the Cooperative or Cooperative Centrals:

- Ensure the effective local or regional implementation of this Policy and the actions aimed at its effectiveness;
- Monitor local or regional performance and implemented actions, directing improvement whenever necessary;
- Advise the Entity's Board of Directors within the scope of this Policy;
- Ensure the correct disclosure of this Policy and other pertinent information;
- Represent the Entity before the Central Bank for matters related to this Policy.

It is incumbent upon the Board of Cooperatives, Cooperative Centrals and Sicredi Cooperative Bank:

- Conduct its activities in accordance with this Policy and in line with the actions implemented with a view towards its effectiveness.

The Sicredi Foundation is responsible for:

- Recommend systemic sustainability strategies and guidelines to the Foundation Committee;
- Ensure this Policy, its implementation and the Sustainability Strategy at a systemic level;
- Promote the systemic dissemination of the Policy and actions with a view to its effectiveness.

5. REGULATORY BASIS / LEGISLATION APLICÁVEL

- Resolution of the National Monetary Council - [CMN nº 4.945/2021](#) – this document complies with the aforementioned resolution, and for the purposes of this internal regulation, we consider the economic, social, environmental and climatic aspects, equivalent to the term "sustainability", applied at the Systemic level in this organization.
- [Normativo \(Regulation\) SARB 014/2014](#) of the Banking Self-Regulation System of the Brazilian Federation of Banks – FEBRABAN - this document complies with the aforementioned regulation.

6. FINAL PROVISIONS



For the purposes of this Policy, the following concepts are considered:

- Social Nature: it is based on respect, protect and promote fundamental rights and guarantees of common interest.
- Environmental Nature: it is based on preserving and repairing the environment, including its recovery whenever possible.
- Climatic Nature: it is any and all positive contributions to issues related to the climate crisis.
- Stakeholders: our associates, employees, suppliers, service providers, partners, communities where we operate, regulatory and class institutions, multilateral organizations, as well as other interested parties identified by the System's Entities.

The Sustainability Policy is a public document and is available on Sicredi internal and external communication channels.

It may be reviewed at any time in the event of internal demands and/or legal updates, considering a maximum term (of validity) of 3 years, and the documentation relating to the establishment of the Policy and the implementation of actions with a view towards its effectiveness must be kept at the disposal of the Central Bank of Brazil for five years.

Issues related to the management of social and environmental risks are presented in the Social and Environmental Risk Management Policy.

This Policy was approved by the Board of Directors of SicrediPar, within the scope of its attributions.



In case of doubts related to the content of this Policy, contact Sicredi Foundation by email: sustentabilidade@sicredi.com.br.