

In addition to the **Social, Environmental and Climate Risk Management Policy** and in order to comply with CMN Resolution No. 4,945, of September 15, 2021, we disclose the economic sectors subject to delimitations and exclusions in our operations.

1. Delimitations

Due to the greater social, environmental and climate impact, the special criteria established for the System's credit portfolio are observed, delimiting the credit concessions for the activities listed below, according to the institution's risk appetite levels:

- Production or commercialization of armaments and ammunition or components thereof;
- Production or commercialization of alcoholic beverages, with the exception of wine and beer, as a significant part of revenue;
- Production or commercialization of tobacco;
- Production or commercialization of radioactive materials (except for medical/hospital application);
- Production or trade of non-bonded asbestos fibres, with the exception of the purchase and use of bonded asbestos cement sheets, where the asbestos content is less than 20%;
- Extraction, transport or commercialization of native wood;
- Gambling, casinos and equivalent activities;
- Practices that may be related to misdemeanors such as importers and exporters (especially in border regions), natural extraction, producers of contaminants/polluting substances;
- Predatory maritime fishing practices, with the use of nets over 2.5km in length;
- Commercial logging operations for use in primary tropical rainforest;
- Production or trade of timber or other forest products other than sustainably managed forests;
- Extraction/support activities for the extraction of minerals.

2. Exclusions

The operation for members is prohibited when any of the following practices are identified:

- Activities of a criminal nature, especially those linked to drug trafficking, terrorism, organized crime, or human trafficking;
- Production or trade of any product or activity that is considered illegal under the laws or regulations of the host country or international conventions and agreements, or subject to international prohibitions.
- Unauthorized activities involving endangered species of fauna and flora;
- Irregular, illegal or criminal conduct or activity against fauna or flora;
- Production or commercialization of polychlorinated biphenyls (PCBs) or ascaral;
- Work in conditions analogous to slavery;
- Exploitation of child labor;
- Foreign Currency Traders without official authorization ("Money Changers");
- Unauthorized credit agents ("Loan sharks");
- Persons used by third parties for business or banking negotiations ("Laranjas");
- Establishments of sexual exploitation and agents;
- Production, commercialization and/or use of prohibited pesticides;
- Discrimination based on race, gender, ethnicity, nationality, religion, belief and disability;
- Characterization of moral or sexual harassment;
- Failure to comply with the legislation applicable to people with special needs;
- Foreign politicians residing in the country (exiles);
- Corruption/dishonesty of the company, legal representatives and controllers;
- Members involved in attempted scam/fraud against the Institution;
- Improvement of an area/activity embargoed by IBAMA/ICMBio and/or state environmental agencies;
- Processing of Indigenous and Quilombola Lands, according to internal rules.