



# Sustainability Report 2022

**CCB**  **中国建设银行**  
China Construction Bank

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# MESSAGE FROM THE **PRESIDENT**



**中国建设银行**  
China Construction Bank

# MESSAGE FROM THE PRESIDENT

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GRI 2-22

We are a bank that believes in long-term relationships, values partnerships, and supports the national economic environment.

Being part of the conglomerate of one of the main financial institutions in the world, where people will always be our strongest point of support and our greatest source of reliability, is a great responsibility, which is reflected in the excellence of the businesses CCB Brasil promotes. We are a Brazilian bank under Chinese control and the main subsidiary of the group in the region, which proves the relevance of our organization for the headquarters' strategic planning and our role in the promotion of trade between Brazil and China.

Aware of our mission and committed to the good practices that guide the relationship with our stakeholders, we worked vigorously throughout 2022 to meet the expectations of CCB Brasil's internal and external stakeholders. It was an extremely challenging moment marked by great uncertainty both in the local and global scenarios, but it reinforces and consolidates our commitment to valuing long-term partnerships and supporting Brazilian economic development.

In 2022, after the country overcame the most turbulent phases of the COVID-19 pandemic, we ended the cycle of social isolation for our employees. The process to return on site activities, which started in November 2021 and was concluded in April 2022, was carried out with the necessary caution and safety, and taking into account the health of the teams and their adaptation to the work environment. It is worth mentioning that at no time during this period of health emergency has our organization suffered with shutdowns or been subjected to unnecessary risks, whether from the point of view of contracts, people or relationships.

As in 2021 and 2020, CCB Brasil maintained a conservative and restrictive stance regarding credit granting, thus prioritizing stability and the maintenance of the quality of the portfolio in order to offer excellent services to customers. The slowdown in the global economy associated with high inflation and rising basic interest rates, accentuated by the war between Russia and Ukraine, blocked the international supply chain and interrupted production plans, impacting the entire financial sector. In Brazil, the economic crisis and political instability, which intensified throughout the electoral process, created an even more challenging scenario for the development of new businesses.

In the financial scope, credit operations – especially those with companies in the Corporate and Large Corporate segments – totaled BRL 11.1 billion by the end of 2022, compared to BRL 10.4 billion by the end of 2021. The portion of loans with an AA-C rating (lower risk credit range) represents 97% of the portfolio. Resources from the Head Office represented 29.4% (30.1% in 2021) of CCB Brasil's total funding, amounting to BRL 18.2 billion, which consisted of market funding, borrowing and onlending obligations, and capital-eligible debt instruments. The consolidated gross income from financial intermediation reached BRL 425.1 million in December 2022 (BRL 428.6 million in 2021). Consolidated shareholders' equity reached BRL 1.1 billion, and the reference equity was BRL 2.0 billion, what caused the Basel Ratio to reach 15.9% (above the 10.5% minimum required by Brazil's Central Bank – BACEN).

The commitment to sustainability, which is inherent to the operational strategies and values of CCB Brasil, continued to be treated throughout the year with the seriousness that the subject demands from contemporary organizations, whether



## MESSAGE FROM THE PRESIDENT

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from an environmental, social or governance point of view. In addition to a financial analysis, all our operations are supported by a financial analysis and a careful assessment of social-environmental risks, which are applicable to stakeholders at different stages in order to mitigate negative impacts, reinforcing our commitment to ESG practices in business development.

Concern for the environment and climate change, which are sensitive issues for our agribusiness clients – who amount to around 45% of our loan portfolio – were even more strongly on the bank's radar during 2022. In accordance with the new resolutions and regulatory requirements of the Central Bank of Brazil and the National Monetary Council (*Conselho Monetário Nacional* – CMN) regarding international ESG best practices within the scope of financial institutions, which came into force in December 2022, we consolidated and further matured our sustainability management. We do not condone economic activities that are not in line with sustainable development, promote environmental damage or pose risks to people's well-being and lives.

I envision a future with many opportunities for the bank, in the national territory and in Latin America, where increasingly strengthen the commercial relationship between Brazil and China and contribute to the achievement of the Sustainable Development Goals (SDGs) of the United Nations (UN). We want to be recognized for our transparency and ethics and as an organization that is engaged not only in obtaining profit and profitability, but also in supporting investments that generate both direct and indirect improvements to society and the environment.

I invite you to read our report with the certainty that we worked tirelessly throughout 2022 to build a stronger and more sustainable CCB Brasil, but with the awareness that it is possible to go above and beyond. I take this opportunity to thank our shareholders, directors and employees for their commitment and dedication this past year, which was essential for our institution to face challenges and achieve favorable results.

Good reading!

**Liping Shang**  
CEO



## HIGHLIGHTS 2022



Net revenue  
**BRL 1.100 million**



**Celebration**  
of the Mid-Autumn Festival  
(Moon Festival), Christmas  
and New Year's with employees.



Credit operations  
**BRL 11.1 billion**



Net revenue  
**BRL 376.17 million**



**Basel ratio**  
**15.9%**



Teleconsultations through the  
**"Alô Saúde"**, channel, with the option  
of on-site consultation at the clinic.



# INTRODUCTION

# INTRODUCTION

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the President

Highlights  
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## Introduction

CCB

Corporate  
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Risk  
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## ABOUT THE REPORT

*GRI 2-2, 2-3, 2-5, 2-14, 3-3*

By publishing the eighth edition of the CCB Brasil Sustainability Report, the bank underlines its commitment to ethics, integrity and best ESG practices. Released every year, this document aims to disclose the bank's organizational profile, which is guided by respect for sustainability in its three dimensions, as well as the environmental, social and governance impacts related to its activities.

Over the next chapters, the results, risks, challenges, and opportunities observed in 2022 are disclosed to provide accountability to stakeholders and present the institution's strategic positioning on different topics. In addition to transparency for stakeholders, this report offers an important mechanism for improving internal management and to advance processes based on a careful analysis.

This report brings information that covers the period from 1 January to 31 December 2022, in line with the same interval described by the financial report. This document was prepared in accordance with the most recent version of the Global Reporting Initiative (GRI)'s Sustainability Reporting Standards. As there is yet to be a specific standard for the financial industry, the decision was made to use equivalent indicators from the GRI G4 version.

All information disclosed in this report was analyzed and approved internally by CCB Brasil's Board of Directors, who actively participated in all stages of development. The data presented over the following pages refer to the five companies controlled by the group, which operate with policies that are aligned with the conglomerate's guidelines.

If you have any questions, comments or suggestions, the bank can be reached out by email at [sustentabilidade@br.ccb.com](mailto:sustentabilidade@br.ccb.com).

## MATERIALITY

*GRI 2-4, 2-29, 3-1, 3-2, 3-3*

CCB Brasil's business strategy is associated with its materiality matrix, which guides all the content that is available throughout this report. Understanding the need for optimization and alignment with the latest update of the GRI Standards, in force since January 2023, the institution revised its materiality between December 2021 and January 2022. At the time, its main stakeholders – Regulatory Entities, Workforce, Customers and Suppliers – participated in a survey through an online questionnaire that was based on both guidelines from the Global Reporting Initiative and matters that are relevant to the banking sector.

During the survey, of which CCB Brasil's senior management also participated, 46 people shared their perceptions on three themes: Environment; Economy/Governance; Social. Each of the themes incorporated seven items, which needed to be organized according to their degree of relevance in the opinion of the survey participants. The results presented qualitative and non-statistical data, which served as the base to define the most relevant material topics for the development of the organization's business and are representative elements of its main impacts on the economy, environment, and people; these topics are highlighted in the 2021 Sustainability Report.

Understanding the need to keep up with the changes and challenges that are inherent to present times, as well as to meet the expectations of stakeholders, new priority topics were incorporated in December 2022. The process was performed together with the bank's sustainability division and validated by the Board of Directors; it included three new material topics to the subjects of greatest relevance to the institution: assessment of social-environmental risk in credit; compliance and anti-corruption; economic value distribution.



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Here are shared the most relevant material topics for CCB Brasil, as well as the stakeholders who are either directly and indirectly affected by them.


Legend:




Customers



Suppliers



Employees



Regulatory Entities

















Directly affected  
stakeholders

Indirectly affected  
stakeholders

MATERIAL TOPICS

|                           |   |
|---------------------------|---|
| Technology and innovation |         |
| Emissions                 |     |

MATERIAL TOPICS

|  |   |
|--|---|
| Sustainability culture                       |      |
| Social investment                            |             |
| Valuing of Employees                         |     |
| Client satisfaction                          |     |
| Social-environmental assessment of suppliers |      |

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MATERIAL TOPICS

Social-environmental  
credit risk  
assessment



Compliance and  
anti-corruption



Distribution of  
economic value



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MANAGEMENT OF MATERIAL TOPICS

GRI 3-3

Transparency in the assessment and monitoring of material topics is a hallmark of CCB Brasil, which adopts the best practices for managing the impacts of its activities on the economy, environment, and people. As a financial institution that offers products and services to the corporate market, part of these impacts is associated with the credit granting policy, which stresses the need for the bank to continuously monitor its business relationships in terms of alignment with sustainable development.

Here is a list of information related to the Sustainable Development Goals (SDGs), commitments and main impacts that relate to the material topics of CCB Brasil that are discussed in this report.

Click on the icons below to find further information

|                              | SDG   | COMMITMENT   | IMPACT   | IMPACT TYPE            |
|------------------------------|---|--|--|------------------------|
| TECHNOLOGY<br>AND INNOVATION |    | Development of technological solutions focused on customer experience and information security                             | Breach of bank secrecy and data leakage                                  | Potential and negative |
|                              |   |  | Improved software and hardware infrastructure                            | Real and positive      |
| EMISSIONS                    |     | Actions focused on adaptability and management of environmental risks  | Reduction of direct greenhouse gas emissions and eco-efficient actions   | Real and positive      |
|                              |   |  | Monitoring indirect emissions associated with stakeholders               | Real and positive      |
| SUSTAINABILITY<br>CULTURE    |    | Responsive and inclusive decision-making, focusing on the adoption of practices that contribute to sustainable development | Contribution to sustainable development and commitment to ESG practices  | Potential and negative |
|                              |   |  | Business longevity   | Real and positive      |
|                              |   |  | Demands for diversity and inclusion programs and policies                | Potential and negative |
|                              |   |  | Association of employees and lines of business to greenwashing practices | Potential and negative |



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| SDG  | COMMITMENT   | IMPACT  | IMPACT TYPE   |
|--|--|---|---|
| <b>SOCIAL INVESTMENT</b><br>  <br>   | Reducing people's exposure to situations of social vulnerability   | <p>Amplify the impact generated by third sector organizations</p> <p>Demands to develop own projects and initiatives</p> <p>Recognition of ESG approach before stakeholders</p>   | <p>Potential and positive</p> <p>Potential and positive</p> <p>Potential and positive</p> |
| <b>WORKFORCE RECOGNITION</b><br>  <br>   | Development of the workforce and their skills and assurance of an inclusive and diverse work environment | <p>Workforce professional development and talent retention</p> <p>Strengthening the organizational culture</p> <p>Increased team productivity and high performance</p>  | <p>Real and positive</p> <p>Real and positive</p> <p>Real and positive</p>                |
| <b>CLIENT SATISFACTION</b><br>  | Offering quality products and services with a focus on customer experience                               | <p>Consolidation and renewal of contracts</p> <p>Strengthening relationships with strategic customers</p>   | <p>Real and positive</p> <p>Real and positive</p>   |
| <b>SOCIAL-ENVIRONMENTAL ASSESSMENT OF SUPPLIERS</b><br> <br>  | Strengthening ethical and compliance topics in relationships with suppliers                              | <p>Consolidation of compliance practices and ethical conduct</p> <p>Identification of financial health and ability to fulfill contracts</p> <p>Termination of contracts due to issues related to social-environmental risks</p> | <p>Real and positive</p> <p>Real and negative</p> <p>Real and positive</p>                |
| <b>SOCIAL-ENVIRONMENTAL CREDIT RISK ASSESSMENT</b><br> <br>    | Improvement in the management, control and monitoring of risks associated with the granting of credit    | <p>Mitigation of social-environmental risks and more assertive financial projection</p> <p>Termination of contracts due to issues related to social-environmental risks</p>   | <p>Real and negative</p> <p>Real and positive</p>   |

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| SDG   | COMMITMENT   | IMPACT   | IMPACT TYPE       |
|---|--|--|-------------------|
| <b>COMPLIANCE AND<br/>ANTI-CORRUPTION</b><br>  | Compliance with regulatory requirements and ethical standards, in line with the bank's mission, vision, and values | Compliance with regulatory standards, legal requirements, and rules    | Real and positive |
|   |  | Prevention of money laundering, corruption, and financing of terrorism | Real and positive |
|   |  | Identification of illegal activities or practices by stakeholders      | Real and positive |
| <b>DISTRIBUTION OF<br/>ECONOMIC VALUE</b><br> | Generation of results and benefits for society through the relationship with stakeholders                          | Development of companies, suppliers, and the workforce                 | Real and positive |
|   |  | Strengthening economic relations between Brazil and China              | Real and positive |





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HEAD OFFICE

China Construction Bank (CCB) is a Chinese public bank known for being one of the largest financial conglomerates in the world. It was founded in 1954 to support the country's development; today, it has a market value of US\$ 175.302 million, with shares traded on the [According to S&P Global Market Intelligence](#), these numbers made CCB the second largest financial institution on the planet in 2022.

With 351,252 employees and 14,510 offices, the bank is present in 31 countries on all continents, offering a diversity of services through its network of 14,510 bank branches. Its 200 subsidiaries operate in different sectors, including fund management, financial leasing, trust funds, insurance, pension plans, and investment banking, providing services to individual and corporate clients under the motto, "Building a better future."

Since 2014, CCB has been operating in Brazil through the CCB Brasil subsidiary, which has the mission of encouraging and facilitating trade between Brazil and China. Except for the conglomerate's business operations in Chile, Argentina, and Peru, which are led by CCB Chile, CCB Brasil acts as a flagship operation for the conglomerate throughout Latin America.



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GRI 2-1

China Construction Bank (Brasil) Banco Múltiplo S/A is a corporation that since 2014 has been performing its activities in Brazil and the Cayman Islands, with headquarters located in the capital of the state of São Paulo. Operating through credit portfolios, foreign exchange investments and foreign trade, the institution provides services mainly to medium and large enterprises, focusing especially on the following sectors: Agribusiness; Energy; Oil and Gas; Industry; Mining; Construction; Retail; Chemical; and Services.

Through its five subsidiaries, **CCB Brasil Arrendamento Mercantil SA, CCB Brasil DTVM - Distribuidora Títulos e Valores Mobiliários, CCB Brasil Informática S.A., CCB Brasil Administradora Cartões Ltda. e CCB Brasil SA - Crédito, Financiamentos e Investimentos**, the bank offers services in Foreign Trade, Working Capital, Rural Credit, Leasing, Treasury Products, Investments, and Bank Guarantees, serving clients out of its eight national branches and one international branch in the following locations: São Paulo (SP); Ribeirão Preto (SP); Rio de Janeiro (RJ); Belo Horizonte (MG); Curitiba (PR); Blumenau (SC); Brasília (DF); Aldeota (CE); and Grand Cayman, in the Cayman Islands.



MISSION

The mission of the CCB Brasil Conglomerate is to operate efficiently within the Brazilian financial system, offering the best products, fostering the professional growth of our employees, ensuring compliance in our internal processes and maintaining the commitment to sustainable development.



VISION

We will be a benchmark in supporting the development of the business chain in the trade and investment segments of the China-Brazil corridor. Operating in an advisory capacity and in the origination and execution, we will expand and increase the range of business opportunities, in line with the Conglomerate's strategic planning and goals.



VALUES

- Integrity
- Transparency
- Business Sustainability

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PURPOSE

GRI 2-23

Respecting ESG practices, in line with the Sustainable Development Goals (SDGs) of the United Nations (UN), is the basis to manage CCB Brasil’s relationship with its stakeholders. This ensures that the bank’s performance is always committed to both legality and the challenges imposed by present times to mitigate the impacts of activities and serve stakeholders with excellence.

PRODUCTS AND SOLUTIONS

GRI 2-6

CCB services are available to individuals and companies, through different types of products and solutions, ensuring that customers enjoy the best banking experience while having their needs met.

For **individual clients**, and mainly through CCB Brasil SA – Crédito, Financiamentos e Investimentos, the bank offers a payroll loan to civil servants of municipal, state, and federal agencies, with competitive rates, convenience and discounts on monthly installments that are charged directly to the payroll.

**Legal entities**, mostly Corporate and Large Corporate companies in the Agribusiness, Energy, Oil and Gas, Industry, Mining, Construction, Retail, Chemical, and Services sectors, have several alternatives for products and solutions, which are distributed in the following categories:

| LOANS AND FINANCING                         |  |
|---|--|
| WORKING CAPITAL                             | Type of loan to obtain resources without a specific purpose, commonly used to boost the company’s cash position, either in the short, medium or long terms.  |
| OVERDRAFT ACCOUNT                           | Pre-approved credit to meet the emergency needs of companies’ cash flow ensured by negotiable instruments, checks, credit rights, assets, and suretyships, among others. It has the advantage of allowing withdrawal or amortization at any time, with interest charged only on the outstanding balance within its term.   |
| ASSIGNMENT OF RECEIVABLES                   | An important ally for a company’s liquidity, especially for credit sales. They can be advanced with fixed interest, negotiable instruments, checks or other receivables.   |
| LEASING                                     | Options for the acquisition of machinery and equipment, light and heavy vehicles, aircraft, real estate, vessels, etc. whose payments can be fully deducted from the base calculation of the PIS (Program of Social Integration) and the COFINS (Contribution for the Financing of Social Security) taxes; its payments can be posted as deductible expenses for Income Tax and Social Contribution. |
| NCE AND CCE                                 | IOF-exempt export incentive modalities, which depend on the formal presentation of a budget and proof of export performance in the period.   |
| ACC (Advances on Export Exchange Contracts) | Offer of working capital at the pre-shipment phase for exporters of goods and services.  |



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| LOANS AND FINANCING  |  |
|--|--|
| <b>ACE</b><br>(Advance on<br>Export Shipment<br>Documents) | Offer of working capital at the post-shipment phase for exporters of goods and services.   |
| <b>PPE</b><br>(Export<br>Pre-payment)                      | Advancement of financial resources to Brazilian exporters for the respective financing of their exports.   |
| <b>FINIMP</b><br>(Import Financing)                        | Special lines of credit for the import of capital goods, machinery, equipment, goods and services, with interest rates in line with the international market.          |
| <b>IMPORT LETTER OF CREDIT</b>                             | An instrument that offers greater security to both the exporter and the importer in foreign trade operations.  |
| <b>INTERNATIONAL GUARANTEES</b>                            | Offer greater security in foreign trade operations, greater credibility with international partners, and support for companies participating in international tenders. |
| <b>RES 4131</b>  | Its main objective is to meet the cash requirements in foreign currency of a client (company) located in Brazil.   |
| <b>FORFAITING</b>  | Meets the cash requirements in foreign currency of a client located in Brazil or abroad, based on their need to advance payments for imports made.                     |

| INVESTMENTS                                   |   |
|---|---|
| <b>TIME DEPOSITS (CDB)</b>                    | Fixed-income security registered to the customer, issued by Banco CCB as a time deposit, with Term and Rate conditions established at the time of the investment. |
| <b>LCA</b><br>(Agribusiness<br>Credit Bills): | Fixed income security issued by CCB Brasil, backed by agribusiness credit rights.   |
| <b>LCI</b><br>(Mortgage<br>Credit Bills)      | Fixed income security issued by CCB Brasil, backed by operations collateralized by real estate.   |
| <b>LF</b><br>(Financial Notes)                | Long-term fixed income security issued by CCB Brasil with a maturity term of more than two years and no subordination clause.                                     |

| SERVICES              |  |
|-----------------------|--|
| <b>BANK GUARANTEE</b> | Instrument that guarantees the commitment of the bank's customer to a third party, with CCB Brasil as the guarantor, the customer as the secured party and the third party as the beneficiary. |





# CORPORATE GOVERNANCE



# CORPORATE GOVERNANCE

## ORGANIZATIONAL STRUCTURE

GRI 2-9, 2-10, 2-11, 2-13, 2-16, 2-18, 2-24, 2-27, 3-3

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CCB Brasil adopts the best governance practices to operate its business, in compliance with the legal requirements and rules of several institutions that regulate the activities of financial institutions, such as the Central Bank of Brazil (BACEN), the Securities and Exchange Commission (*Comissão de Valores Imobiliários* – CVM) and the National Monetary Council (CMN). Its management model is marked by solidity and integrity, which is recognized for the balance and development between profitability and sustainable development that is in line with its corporate strategy. This profile of excellence ensured that the institution did not receive significant fines or sanctions related to non-compliance with legislation in 2022.

The organization seeks to generate value and long-term results based on financial discipline and risk management and control, always prioritizing the good relationship with stakeholders and society in general. One of the bank's main goals is to be a benchmark for commercial relations between Brazil and China, focusing on business continuity, growth, and sustainability, which are guidelines that are in line with the parent company's culture. That goal can only be achieved with consolidated and excellent corporate governance, with entities that support the decision-making processes and propagate the organization's values and policies, as is the case at CCB Brasil. Its policies, procedures and operational processes are periodically updated in accordance with the best market practices.

The structure of the organization comprises the Board of Directors, the Senior Management and Advisory Committees, with roles and responsibilities detailed in the Bylaws as well as in specific internal regulations. This model ensures

safety and efficiency in operations by decentralizing decisions, collegially and constantly discussing strategic issues and delegating responsibilities for a better management of the organization's impact on the economy, the environment and people.

Although CCB Brasil does not have a performance evaluation process for the Board of Directors regarding the management of economic, environmental, and social impacts, the heads, directors, and vice-presidents meet annually to evaluate themselves and the other members of the management. The results and performance of each professional directly influence changes in the bank's management, with the aim of ensuring the best way to conduct business and the contribution to sustainable development.



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The structure of the organization



Board of  
Directors

A collegiate body that is responsible for maintaining, in the context of decision-making, the strategic direction of business in line with the main interests of the institution by protecting its assets and maximizing the return on its investments. Advisors members are elected at General Meetings and are chosen for a unified term of 2 years through consideration of their broad market perspective, solid academic background and professional experience. With its presidency not held by an executive of CCB Brasil, the Board of Directors assembles periodically or extraordinarily when necessary.



Senior  
Management

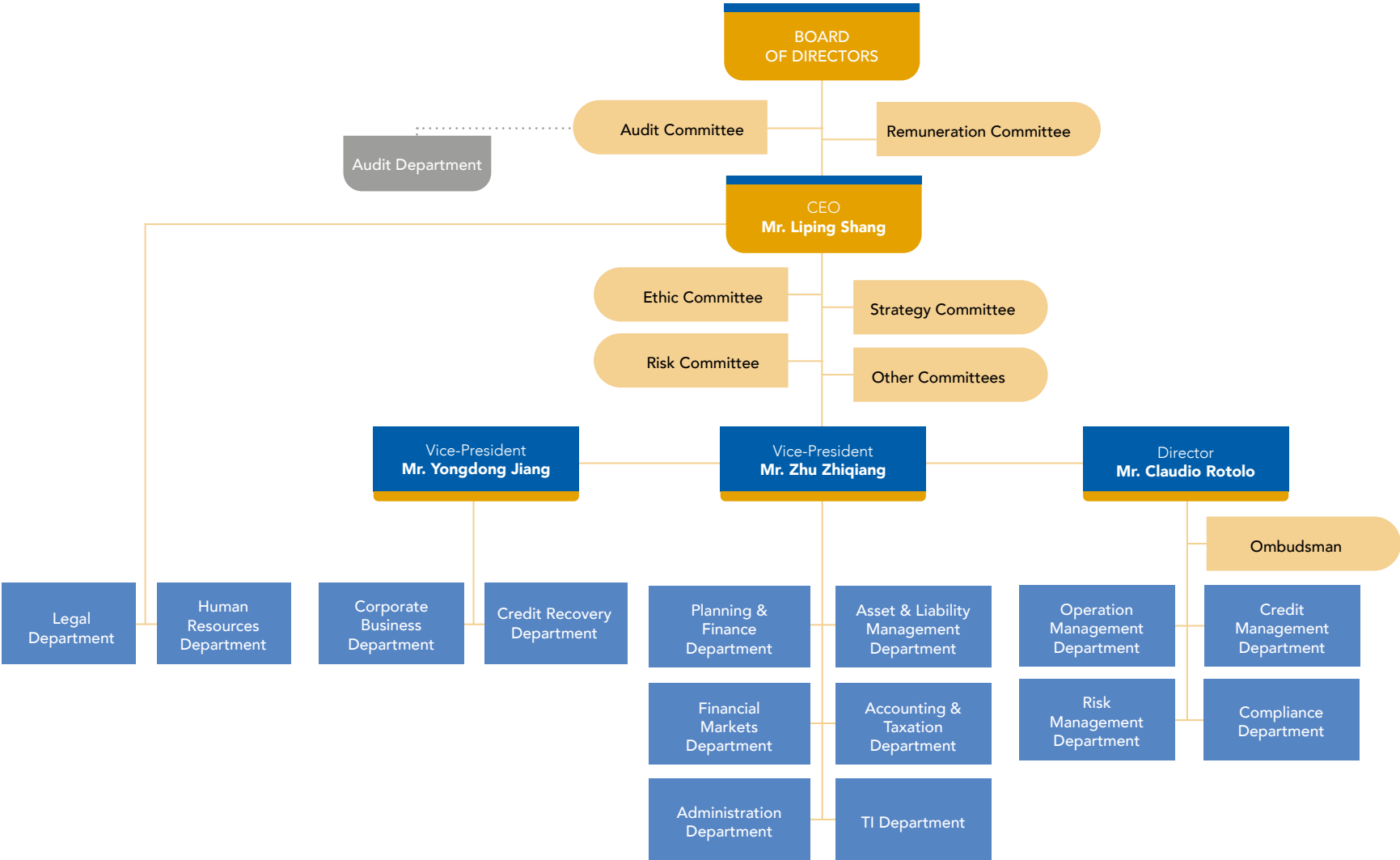
It is appointed by the Board of Directors to lead the execution of the strategic planning established by the entity. It consists of Presidency, Vice-Presidency, and Board, each with 2-year terms; it comprises 4 members who meet on a monthly basis to discuss how the operations and business are conducted. They are responsible for the activities of 15 departments and the Ombudsman, who all report to the Senior Management through their Heads.



Committee  
Structure

These are 15 entities that discuss strategic and business topics and support the Board of Directors and Senior Management in their decision-making process. They have the power to decide on certain topics according to their scope of action. All concerns flagged by the departments as well as both regulatory and self-regulatory entities must be communicated to the committees at meetings that are held according to a frequency defined by their respective regulations.

The structure of the organization



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Risk Management

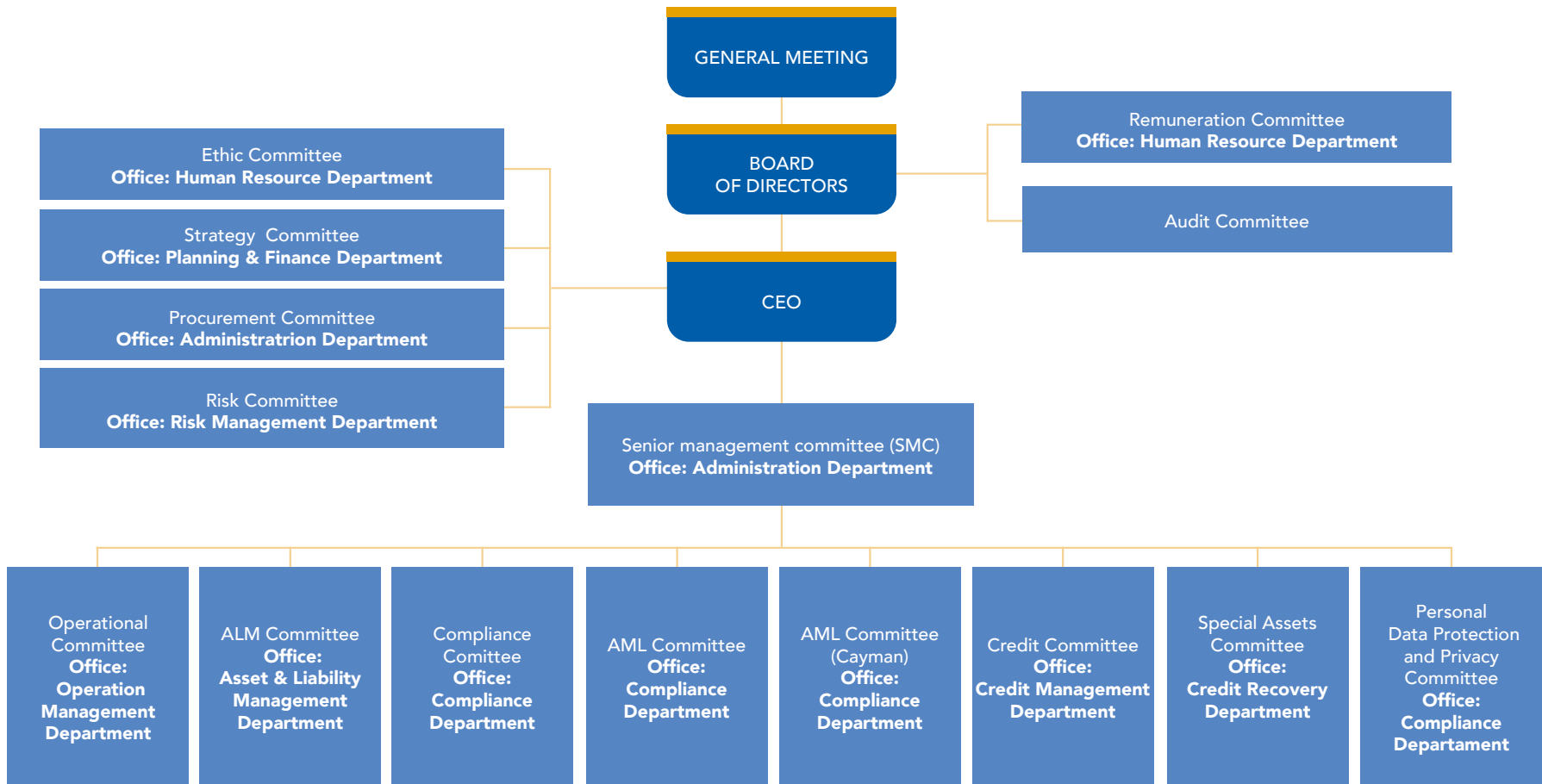
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Committee's Structure Proposal



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PARTICIPATION IN ASSOCIATIONS

GRI 2-28

In order to participate in the main discussions pertaining to the reality of financial institutions, CCB Brasil integrates several entities. Within these spaces of relationship with other banking organizations happen discussions about improvements for the industry as well as alternatives to optimize solutions, products and services, always seeking to strengthen the industry.

Among the main associations and federations in which CCB Brasil maintains an active presence, we would like to highlight the following.

ENTITIES OF WHICH CCB IS A MEMBER

Brazilian Association of Financial and Capital Market Entities (Anbima)

NUCLEA

Brazilian Association of Leasing Companies (ABEL)

Brazilian Association of Banks (ABBC)

- › Accounting and Tax Affairs Commission;
- › Legal Affairs Commission;
- › Legislative Affairs Commission;
- › Social Responsibility Commission;
- › Payroll Advance Loan Commission;
- › Compliance Commission;
- › Organizational Culture Commission;
- › Cybersecurity Commission;
- › Risk Management and Prudential Regulation Commission;
- › Payment Methods and Arrangements Commission;
- › Ombudsman Office Commission;

- › Fraud Prevention Commission;
- › Product Commission;
- › Social-environmental and Climate Risk Commission;
- › Technology Commission;
- › Treasury, Funding and Exchange Commission.

Brazilian Federation of Banks (FEBRABAN)

- › Self-Regulation Committee;
- › Exchange and Foreign Trade Committee;
- › Ombudsman Office, Customer Relations and Customer Service Committee;
- › ESG Committee;
- › Advisory Group Committee on Civil Litigation;
- › Advisory Group Committee on Banking;
- › Advisory Group Committee on Loan Recovery;
- › Fraud Prevention Committee;
- › Banking Security Committee;
- › Loan Recovery Subcommittee;
- › Labor Legal Subcommittee.

Brazilian Association of International Banks (ABBI)

- › Tax Affairs Commission - CAT;
- › Internal Audit Commission;
- › Exchange and Foreign Trade Commission;
- › Regulatory Capital Commission;
- › Compliance Commission;
- › Accounting and Regulation Commission;



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- › Products, Services, and Digital Businesses Commission;
- › Human Resources Commission;
- › Risk Commission (liquidity, market, social-environmental, and climate);
- › Technology Commission;
- › Legal Affairs Commission.

Voluntary external initiatives

- › Banking Self-Regulation Code  
*Participating stakeholders: Employees, Customers, Partners, Vendors, and Regulatory Entity.*
- › Brazilian Advertising Self-Regulation Code  
*Participating stakeholders: Clients, Partners, and Vendors*
- › Consumer Guidance and Protection Program  
*Participating stakeholders: Clients, Partners, and Vendors*

ETHICS AND COMPLIANCE

GRI 2-15, 2-25, 2-26, 3-3, 205-1, 205-2, 205-3

The granting of credit is an initiative that requires great responsibility from financial institutions and needs to be supported by an excellent compliance management system. At CCB Brasil, the relationship with stakeholders and the compliance with regulatory requirements are regularly monitored in order to meet the expectations of the Compliance Department and the guidelines set by central office, when applicable.

The bank relies on monitoring and control mechanisms in order to ensure the implementation and adequacy of policy, procedures, and internal issues related to the prevention of money laundering and financing of terrorism that are continuously improved, considering the complexity of the conglomerate's operations.

The implemented policy and manuals for internal procedures show the institutional principles and guidelines to carry out the due diligence to identify, qualify and rate according to the following risk profiles:

- I. of customers;
- II. of the institution;
- III. of operations, transactions, products and services;
- IV. of employees, partners, and outsourced service providers.

Throughout 2022, 1,725 operations were performed, they were efficiently managed through processes and by ensuring the elimination of any risk or the occurrence of suspected cases of corruption. During that period, the Board of Directors, Senior Management and employees were also both trained and retrained on the subject and were warned about the adopted policies and procedures to fight such crimes and mitigate their risks.

100% of operations with stakeholders are evaluated in advance to eliminate or mitigate risks of corruption and PLD

CCB Brasil also fully complies with the guidelines established by the regulatory entities, whose rules relate to different processes, including those that are inherent to the industry and the provision of products and services. Among those, we'd like to highlight the following: Banking Self-Regulation by the Brazilian Federation of Banks (Febraban); the Consumer Guidance and Protection Program (Procon); and the regulations of the Central Bank of Brazil (BACEN), which, in addition to the aforementioned topics, also address customer relations.

To strengthen CCB Brasil's culture, our Code of Ethics and Conduct - which is the responsibility of the Ethics Committee and is intended for all stakeholders - compiles fundamental questions to guide good practices in the work

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environment and in corporate business. By ensuring the compliance with current legislation, the Code of Ethics and Conduct is extremely important to guarantee that the relationship with stakeholders is always guided by four principles: Consideration to Others; Commitment to Transparency; Compliance with Laws; Corporate Social Responsibility. Ethics are the guiding principle of the activities of the bank, which consolidates its brand and reputation in the market and society with integrity and flawlessness.

Any conduct disorder, conflict of interest or practices that do not comply with the Code of Ethics and Conduct must be reported immediately to the Ethics Committee through the Ethics Channel provided by the organization. The entity acts independently and communicates its decisions directly to the president; in addition to reports and complaints, it also receives suggestions and questions from internal and external audiences regarding ethical issues. All information is confidentially analyzed, and the Board of Directors is responsible for evaluating the applicable measures while considering the presumption of innocence and ensuring the personal and professional integrity of those involved. Other mechanisms, such as the Customer Support and the Ombudsman Office, are also available for stakeholders to report law infringement, misconduct, or situations that may result in negative impacts for CCB Brasil.

### WHISTLEBLOWER CHANNEL

The Group offers a Whistleblower Channel that is available to everyone who has guaranteed freedom of access, anonymously or not, and which aims to make any communication that is in disagreement with laws or regulations or that not meet expectations of treatment.

External email: [comite.etica@br.ccb.com](mailto:comite.etica@br.ccb.com)

Corporate website: [www.br.ccb.com/Fale-Conosco](http://www.br.ccb.com/Fale-Conosco)

Internal audiences can make reports through a specific e-mail or directly on the intranet.

Retaliation of any kind due to reports being made is not allowed.

### CUSTOMER SATISFACTION

GRI 3-3

In order to offer a great customer relationship experience and fulfill the goal of maintaining long-term partnerships, CCB Brasil developed the Ombudsman Policy and Manual, which determine the compliance with, and improvement of the internal guidelines associated with the topic. The requests from customers help the process of reviewing the bank's practices as well as its portfolio of products and services, and they are fundamental to ensure excellence in all levels associated with the relationship with customers.

In line with the rules established by the Central Bank of Brazil and the Banking Self-Regulation System of the Brazilian Federation of Banks (Febraban), a mandatory

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customer satisfaction survey is offered by telephone after any interaction with the organization to evaluate the customer service. This tool allows the quick and efficient identification of flaws and problems that may be harmful to the institution, thus helping in the implementation of new strategies. The qualitative and quantitative results of this survey are available on CCB Brasil's website, this content is also forwarded by the Director in charge of the Ombudsman Office to the internal audit, the Audit Committee and the Board of Directors through the Ombudsman Office's biannual report.

Up until 2021, the Central Bank of Brazil provided transparency to society about these topics by preparing a document with the received data featuring banks, financial and payment institutions that provided Ombudsman services with greater quality and agility. Since 2017, the year in which CCB Brasil started its activities, the institution has maintained a leading position, ranking first in service quality in the first, third and fourth quarters of last year. Regarding the [list of financial institutions with the highest number of complaints](#), disclosed by the same entity, CCB Brasil did not make the list in 2022, which reflects its commitment to an ethical relationship with customers.

INFORMATION TECHNOLOGY

GRI 3-3, 418-1

Supported by a consistent corporate governance system and a solid due diligence process, CCB Brasil's management of its relationship with stakeholders is guided by data security. The bank's technological structure is committed to the responsible handling of personal information, in line with the General Data Protection Regulation (Lei Geral de Proteção de Dados - LGPD) and the bank's Privacy and Data Protection Policy, both of which establish rules for collection, processing, sharing, transmission, erasure and usage of data. Maintaining privacy is a corporate commitment; this commitment ensured that, in 2021 and 2022, there were no reports of incidents or complaints of customer information having

been leaked. In line with best practices, CCB Brasil never transfers personal, sensitive, or confidential data of its stakeholders to headquarters without the due approval and knowledge of its clients.

There were no reports of incidents or complaints of data leakage in 2021 and 2022

Being aware of the speed of digital transformations and the need to adapt to new market demands, the bank works to offer stakeholders technological strategies that provide the best relationship. CCB Brasil's infrastructure is regularly evaluated, as is its e-banking structure, a digital self-service channel that offers ease and convenience to use the available banking services. As the bank is attentive to new opportunities for improvements in terms of software, hardware, and automation, it joins debates in the Technology and Cybersecurity committees of the Brazilian Association of Banks (ABBC) and in the Technology Committee of the Brazilian Association of International Banks (ABBI).

Throughout the most intense periods of the COVID-19 pandemic, VPN and remote access solutions were essential to maintaining CCB Brasil's routine activities amidst social isolation, giving employees the ability to perform their duties remotely from home. These efforts ensured the safety of both the internal stakeholders and the institution itself. The same concern was observed during the gradual return of employees to on-site work, a process that was completed in April 2022, a moment of re-adaptation that relied on the essential support of the IT Department.



# RISK MANAGEMENT



# RISK MANAGEMENT

## SUSTAINABILITY IN BUSINESS

GRI 2-12, 3-3, FS1, FS16

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Sustainable development is a commitment for CCB Brazil, a reality that can only be achieved through corporate action based on the respect for ESG practices. With a low appetite for social-environmental, climate and credit risks, the bank relies on a structure that promotes the permanent evolution of the control and mitigation of impacts caused by customers, suppliers and its own performance, which is expressed in its Risk Appetite Statement (RAS).

More than complying with policies, rules and procedures established by legislation, institutions need to recognize their social role and understand that contributions to the environment and future generations is everyone's duty. To this end, CCB Brasil encourages its stakeholders to act ethically and transparently, in accordance with regulations, thus contributing toward the respect for human rights, healthy relationships in the work environment, the fight against corruption and the promotion of diversity. Supported by its Risk Management Department, which works in integration with different areas of the business and is organized into Credit Risk, Liquidity Risk, Market & Capital, and Social-environmental and Climate Risk divisions, the institution continuously improves its processes for risk assessment, control and monitoring.

Governance is directly involved in this dynamic, deliberating through the Board of Directors, Executive Board and Committees on matters related to sustainable development, thus ensuring the alignment of risk management policies with CCB Brasil's strategies and values. The Risk Committee, which assembles monthly, is responsible for identifying the main threats and challenges to the execution of the bank's activities with the objective of mitigating possible impacts triggered by the provision of its products and services.

All processes related to risk management are monitored and audited by the Central Bank of Brazil (BACEN), which requires that institutions have governance models with specific structures to manage social-environmental and climate risks, as indicated through its new regulation, disclosed in September 2021. The parent company is also committed to being attentive to this topic, as China's banking regulatory commission requires that financial institutions comply with guidelines related to the environment. However, even before these legal obligations, CCB Brasil already approached sustainability in a strategic manner in the way it conducts business, as it understands that social, environmental and governance impacts can also turn into financial risks.

In order to participate in important debates on the subject with other institutions and individuals, the bank's Social-Environmental Risk Division annually participates in the National Financial Education Week (ENEF) promoted by the Brazilian Financial Education Forum (FBEF). In 2022, this initiative - which offers seminars, courses, workshops, campaigns, and other different formats of free activities on the subject - was held between 12 and 18 December; the year's main topic was Financial Resilience.

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RISK ASSESSMENT

GRI 3-3, 207-2, 308-1, 308-2, 408-1, 409-1, 414-1, 414-2, FS2, FS3, FS5, FS9, FS10

Compared to same-size banks, CCB Brasil is among the pioneers in the social-environmental assessment of suppliers and customers; it adopts internal standards of control and integrated monitoring of risks. With the support of this structure and of the Compliance area, the institution ensures that the relationship with stakeholders always considers the environmental, social and economic impacts that are either directly or indirectly promoted by the established contracts, which contain specific clauses on these subjects.

All steps toward granting credit to customers are defined by a strict due diligence process, which systematically verifies the risks involved in these operations. Upon registration, the Social-Environmental Risk Division performs a complete analysis of the client company, through which it verifies the compliance with various legal requirements, including compliance with current legislation as well as the occurrence of harmful actions toward the environment. As most of the bank's corporate clients come from the agribusiness sector, assessing climate risks is also of great interest to the institution. The results influence the acceptance or rejection to provide products and services; the decision is made in line with CCB Brasil's profile and the values of business sustainability, social and corporate responsibility, and respect for the environment, which are present in the bank's Sustainability Policy.

The existence of contractual clauses to prevent forced and child labor in all of the businesses that are developed by the institution are a fundamental part of this process, which ensures that companies that appear on the TEI (Trabalho Escravo e Infantil, or Forced and Child Labor) list are immediately banned. Organizations that have already appeared in the list are closely monitored, and links are immediately severed with any stakeholder that is involved in incidents of this kind.

Such aspects also influence the relationship with suppliers, which are particularly concentrated in the service sector, thus confirming CCB Brasil's commitment to risk management in different spheres. In the last three years, all of the institution's new suppliers were chosen based on environmental and social criteria, with the goal of mitigating risks in how they provide services to the bank. In 2022, 11 of these 226 partners were identified as causing actual or potential negative impacts, and the bank is analyzing improvements to be agreed with them regarding the observed issues and monitoring them periodically.

100% of new suppliers in the last three years were also selected according to social-environmental criteria

In addition to going through the social-environmental risk assessment, the activities performed by the bank and the relationships it builds are permeated by assessments of credit, liquidity, market and capital risks to meet the interests of shareholders and the financial health of CCB Brasil. Risks related to reputation, operations, information security, and prevention of money laundering and the financing of terrorism are additional sensitive topics that are responsibly and transparently monitored to prevent any criminal activity within the organization.

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SOCIAL AND ENVIRONMENTAL RATING

GRI 2-16, FS10

CCB Brasil's clients are rated according to three levels of social-environmental risk, these categories help the periodic assessments that are performed by the Social-Environmental Risk Division to manage the impacts that are associated with credit granting. To consolidate the rating of each client, the institution uses a

methodology that cross-checks the data referring to the impact of the client's main activity with its legal compliance structure. All the criteria that are applicable to this process are described in the bank's Social and Environmental Rating Manual.



RATING A | High risk

Customers whose activities carry a greater risk potential and thus require more careful analysis, as their impact can be unprecedented or irreversible. This group includes sectors and subsectors of the industries of agricultural pesticides and fertilizers, tanneries, infrastructure (such as road and power plant construction), cargo transport, energy production and distribution, etc.



RATING B | Medium Risk

This range comprises clients operating in industries with considerable risks, but which rely on responsible social-environmental management that is capable of mitigating possible impacts. This rating includes stakeholders from sectors and subsectors of the industries of food, agricultural products, engineering services, etc.



RATING C | Low risk

Clients with lower-risk businesses are part of this group, which includes technical, administrative, and financial consulting services, educational institutions, holding companies, and the wholesale/retail trade sectors, among others, which have responsible social-environmental management.



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**By the end of the year, CCB Brasil’s portfolio had 19.5% of clients rated “A” (High Risk) and 80.5% rated “B+C” (Medium and Low Risk).**

Regarding those stakeholders with A-rating risk, the bank requires specific documentation that safeguards its interests and prevents possible non-compliance reports at the level of self-regulation rules and the legislation of the various related regulatory spheres. However, with careful assessments and constant monitoring, there was a reduction in the number of CCB Brasil clients associated with this range of higher social-environmental risk, which highlights the commitment of the institution’s management to reducing impacts arising from the provision of its products and services. Of all those who underwent the social-environmental risk analysis in 2022, 49% had their ratings either reclassified or revised, with 3% of cases referring to specific reclassifications defined by the board in the Risk Committee.

Seeking to improve the Social-Environmental Rating analysis, the institution is adapting its assessment in accordance with BACEN’s Resolution 4943, from 15 September 2021, by including a fourth level of rating: D – Irrelevant Risk. The results of the implementation of this new level will be reported in the next cycle.

**EMISSIONS AND ENERGY CONSUMPTION**

*GRI 3-3, 201-2, 302-1, 305-1, 305-2, 305-3*

The largest share of Greenhouse Gas (GHG) emissions associated with CCB Brasil’s activities comes from indirect sources, which does not exempt the bank from its responsibility to control these pollutants. Since climate change is a topic of extreme importance for the current times and future generations, the institution understands that it is essential to adopt measures that encourage a low-carbon economy and the conscious and responsible use of resources, in line with good ESG practices. This topic is systematically monitored by the Social-Environmental Risk Division, which works according to internal policies that are based on the principles of adaptation, mitigation, and compensation.

In 2021, the bank adopted the Brazilian GHG Protocol Program tool, coordinated by FGVces, which offers a globally recognized methodology for managing emissions; by doing so, the bank reiterates its commitment to transparency and the continuous improvement of internal GHG management processes, in addition to publicly disclosing its emissions inventory. By contributing to reducing the likelihood of adverse climate events, CCB Brasil positions itself as an institution that is committed to sustainability, thus ensuring the continuity of its business and the mitigation of social-environmental risks arising from the provision of its products and services.

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| Direct Greenhouse Gas (GHG) Emissions in tCO <sub>2</sub> -eq – Scope 1 |               |              |
|---|---------------|--------------|
|   | 2021          | 2022         |
| Stationary combustion (generator)                                       | 5.25          | 11.95        |
| Mobile combustion (fuel)  | 1.57          | 2.76         |
| Fugitive emissions (fire extinguishers and air conditioning)            | 118.76        | 5.79         |
| <b>Total</b>  | <b>125.59</b> | <b>20.50</b> |
| <b>Emissions of biogenic CO<sub>2</sub> (t)</b>                         | <b>1.01</b>   | <b>1.93</b>  |

*This comprises the operational limits of the entire CCB Brasil conglomerate*

| Indirect Greenhouse Gas (GHG) emissions in tCO <sub>2</sub> -eq – Scope 2 |        |
|---|--------|
| 2021  | 209.26 |
| 2022  | 68.74  |

*This comprises the operational limits of the entire CCB Brasil conglomerate*

| Indirect Greenhouse Gas (GHG) emissions in tCO <sub>2</sub> -eq – Scope 3 |               |              |
|---|---------------|--------------|
|   | 2021          | 2022         |
| Transport and Distribution (upstream)                                     | 1.62          | 1.81         |
| Business travel   | 15.14         | 31.76        |
| Commuting   | 98.77         | 59.33        |
| <b>Total</b>  | <b>115.53</b> | <b>92.90</b> |
| <b>Emissions of biogenic CO<sub>2</sub> (t)</b>                           | <b>6.95</b>   | <b>24.12</b> |

*This comprises the operational limits of the entire CCB Brasil conglomerate*

The large decrease in direct emissions in metric tons of CO<sub>2</sub> equivalent, which are part of Scope 1, from 125.59 tCO<sub>2</sub> in 2021 to 20.50 tCO<sub>2</sub> in 2022, is mainly due to a change in the way the information is reported. In 2021, CCB Brasil was conservative while compiling data and shared the total GHG emissions of the entire building complex where its headquarters are located, and not just the emissions related to its offices. The significant difference was also achieved due to the lack of need to recharge generators, which mitigated the impacts related to polluting gases.

Regarding Scope 2, which concerns indirect emissions from energy acquisition in metric tons of CO<sub>2</sub> equivalent, a quantity of 68.74 tCO<sub>2</sub>-eq was observed in 2022, which is a much lower value than what was identified in the last year. Regarding Scope 3, which refers to the total of other indirect emissions in metric tons of CO<sub>2</sub> equivalent, the accumulated value for this report's base date is 92.90 tCO<sub>2</sub>-eq, which is below the 115.53 tCO<sub>2</sub>-eq amassed in 2021. Such data reflect the bank's efforts to promote eco-efficiency actions that reduce the impacts of its operations on climate and the atmosphere, which reflects our risk-management-based governance model.

Simultaneously with the process of controlling and monitoring the emission of Greenhouse Gases, the bank has a strategic plan that aims to encourage sustainable businesses and the generation of renewable energy. In line with the parent company's policies, which encourage operations to grant credit to the solar and wind energy and biofuels sectors, the institution sees great opportunities in supporting these sectors, whether from a financial perspective or to contribute to the country's energy transition. In synergy with this movement, the bank is improving its internal processes to measure climate risks, which have already been approved by the Risk Committee and the necessary departments and will be put into practice later this year.

**34% reduction in electricity consumption compared to 2021**

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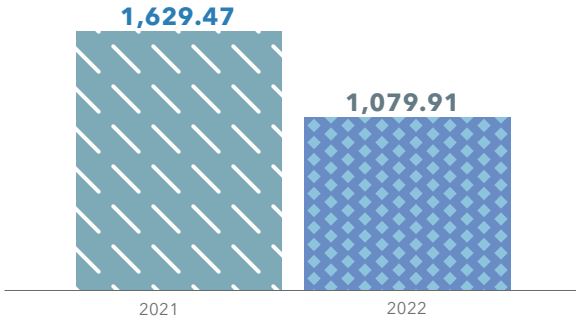
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Regarding the organization’s own electricity consumption,\* in 2022 CCB Brasil saw a reduction of approximately 34% compared with the previous year; this percentage does not include renewable sources. Regarding the use of fuel\*\* to ensure business travel and commutes by employees, a decrease of almost 40% was observed in this report’s base year compared to 2021. These significant decreases, however, underline the bank’s commitment to good ESG practices when it comes to the responsible use of energy resources, highlighting the positive results provided by social-environmental risk management policies.

\* Electricity consumption is obtained from the value in kWh shown in the electricity bills of the offices and building complex (common use) where the agencies, headquarters, and CCB Financeira are located. Some agencies do not have access to the building complex’s common use electricity bill. For these cases, we attributed the average common use electricity consumption by other agencies.

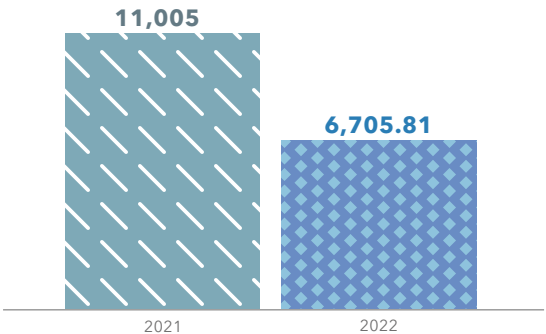
\*\* Accumulated gasoline and diesel fuel. It considers receipts from fueling CCB’s fleet of cars divided by the monthly average for the city of São Paulo, based on the prices listed by the ANP, as well as the fuel used in the generators at the CCB headquarters and the ideal fraction of fuel used in the common-use generators in the branches’ office buildings.

ENERGY CONSUMPTION (approximate MWh)



This comprises the operational limits of the entire CCB Brasil conglomerate

FUEL CONSUMPTION (approximate liters)



The 2022 consumption is the sum of gasoline (1,694.07 liters) and diesel fuel (5,011.74 liters).



A photograph of a modern building with a glass facade and a red brick section. The building is reflected in the glass. A blue overlay covers the right side of the image, and the text "RECOGNIZING PEOPLE" is written in white capital letters on a dark blue background.

# RECOGNIZING PEOPLE



# RECOGNIZING PEOPLE

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## HUMAN RESOURCE MANAGEMENT

People are CCB Brasil’s main asset, and they are responsible for the standard of excellence in the bank’s business. The staff is composed by talented professionals who are committed to achieving strategic objectives and dedicate their time to deliver the best products and solutions to customers. Offering excellent work conditions to the internal stakeholders is a commitment of the institution, which practices the management of human resources based on three pillars: professional development, adequate compensation, and quality of the work environment.

As a Chinese bank operating in Brazil, the institution prioritizes the cultural integration between the two countries, as it understands that this exchange promotes diversity and strengthens the connection between employees. The idea of a shared spirit to achieve business success is part of CCB Brasil’s organizational culture, which promotes its ESG values and practices in line with the challenges that are inherent to the reality of each nation. Recognizing the fundamental role of each individual in this process, the organization encourages in its employees the feeling of a sense of belonging and pride, recognizing their achievements, challenges and opportunities on a daily basis.

## INTERNAL STAKEHOLDERS PROFILE

*GRI 2-7, 401-1, 405-1*

CCB Brasil has a team of 407 people, including permanent employees and temporary workers, in addition to 43 contractors, in subsidiaries and agencies across seven regions in the country and one abroad. The permanent employees are distributed in teams across the following areas: Operational (111), Administrative (271), Management (21), and President and Senior Management (4).

Compared to the previous year, in 2022 the percentage of women working at the bank grew by 2.3%, reaching 42.75% of the total staff, a number driven by the 55.29% increase in the hiring of women in the same period. The institution is currently undergoing an organizational restructuring, which explains the 85 new hires and 100 dismissals in the year in question. The increase in the voluntary turnover rate is associated with 70 departures, while 30 departures are associated with involuntary terminations.

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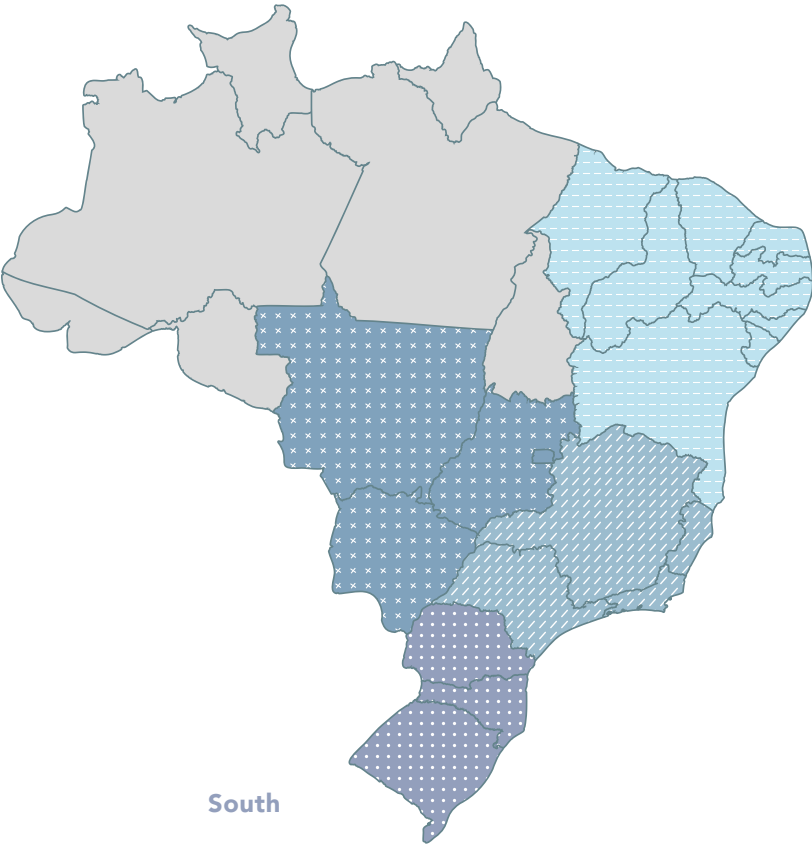
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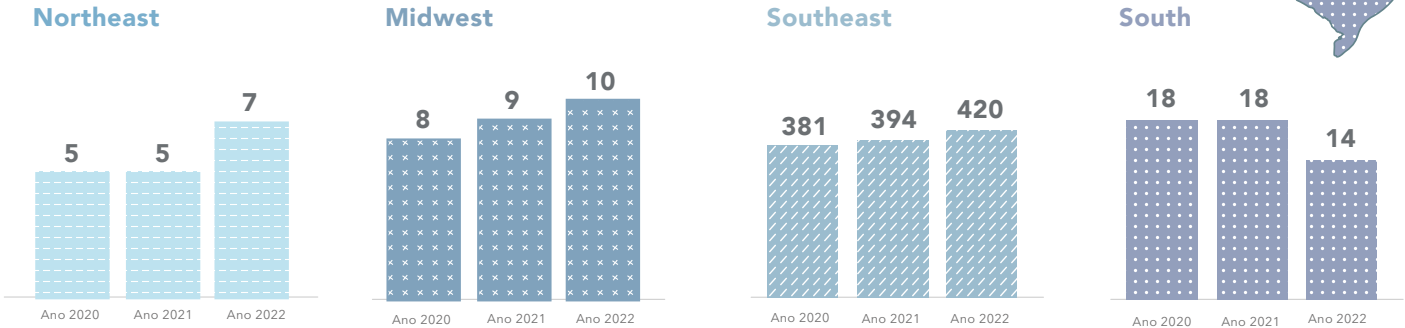
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| Number of employees by gender   |       |      |      |      |
|---|-------|------|------|------|
|   |       | 2020 | 2021 | 2022 |
|  | Men   | 271  | 252  | 234  |
|  | Women | 180  | 170  | 173  |
| Total   |       | 451  | 422  | 407  |



Number of employees by region



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| Number of employees per type of contract |           |                                 |                               |               |                            |                 |                 |                   |
|--|-----------|---------------------------------|-------------------------------|---------------|----------------------------|-----------------|-----------------|-------------------|
|  |           | Total<br>Permanent<br>employees | Total<br>Temporary<br>workers | Total Interns | Total Young<br>Apprentices | Total Part-time | Total Full-time | Total Contractors |
| 2020                                     | Women     | 174                             | 170                           | 2             | 4                          | 4               | 174             | 21                |
|  | Men       | 264                             | 262                           | 4             | 3                          | 2               | 264             | 31                |
|  | Northeast | 7                               | 7                             | -             | -                          | -               | 7               | 1                 |
|  | Midwest   | 10                              | 10                            | -             | -                          | -               | 10              | 3                 |
|  | Southeast | 407                             | 401                           | 6             | 7                          | 6               | 407             | 47                |
|  | South     | 14                              | 14                            | -             | -                          | -               | 14              | 1                 |
| 2021                                     | Women     | 163                             | 159                           | 4             | 3                          | 4               | 163             | 22                |
|  | Men       | 245                             | 243                           | 3             | 4                          | 2               | 245             | 26                |
|  | Northeast | 5                               | 5                             | -             | -                          | -               | 5               | 1                 |
|  | Midwest   | 9                               | 9                             | -             | -                          | -               | 9               | 3                 |
|  | Southeast | 380                             | 374                           | 7             | 7                          | 6               | 380             | 43                |
|  | South     | 14                              | 14                            | -             | -                          | -               | 14              | 1                 |
| 2022                                     | Women     | 164                             | 161                           | 5             | 4                          | 3               | 164             | 19                |
|  | Men       | 225                             | 222                           | 6             | 3                          | 3               | 225             | 24                |
|  | Northeast | 5                               | 5                             | -             | -                          | -               | 5               | 1                 |
|  | Midwest   | 8                               | 8                             | -             | -                          | -               | 8               | 3                 |
|  | Southeast | 363                             | 357                           | 11            | 7                          | 6               | 363             | 38                |
|  | South     | 13                              | 13                            | -             | -                          | -               | 13              | 1                 |

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| New hires                   |           |               |           |               |           |               |
|-----------------------------|-----------|---------------|-----------|---------------|-----------|---------------|
|                             | 2020      |               | 2021      |               | 2022      |               |
|                             | Total     | Rate          | Total     | Rate          | Total     | Rate          |
| Under 30 years of age       |           |               |           |               |           |               |
| Women                       | 6         | 13.04%        | 7         | 12.07%        | 20        | 23.26%        |
| Men                         | 8         | 17.39%        | 10        | 17.24%        | 15        | 17.44%        |
| <b>Total under 30 years</b> | <b>14</b> | <b>30.43%</b> | <b>17</b> | <b>29.31%</b> | <b>35</b> | <b>40.70%</b> |
| Northeast                   | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Midwest                     | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Southeast                   | 14        | 30.43%        | 17        | 29.31%        | 35        | 40.70%        |
| South                       | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| 30 to 50 years              |           |               |           |               |           |               |
| Women                       | 15        | 32.61%        | 14        | 24.14%        | 24        | 27.91%        |
| Men                         | 16        | 34.78%        | 21        | 36.21%        | 23        | 26.74%        |
| <b>Total 30 to 50 years</b> | <b>31</b> | <b>67.39%</b> | <b>35</b> | <b>60.34%</b> | <b>47</b> | <b>54.65%</b> |
| Northeast                   | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Midwest                     | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Southeast                   | 31        | 67.39%        | 35        | 60.34%        | 47        | 54.65%        |
| South                       | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Over 50 years               |           |               |           |               |           |               |
| Women                       | 1         | 2.17%         | 2         | 3.45%         | 3         | 3.49%         |
| Men                         | 0         | 0.00%         | 4         | 6.90%         | 0         | 0.00%         |
| <b>Total over 50 years</b>  | <b>1</b>  | <b>2.17%</b>  | <b>6</b>  | <b>10.34%</b> | <b>3</b>  | <b>3.49%</b>  |
| Northeast                   | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Midwest                     | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| Southeast                   | 1         | 2.17%         | 6         | 10.34%        | 3         | 3.49%         |
| South                       | 0         | 0.00%         | 0         | 0.00%         | 0         | 0.00%         |
| <b>Total</b>                | <b>46</b> |               | <b>58</b> |               | <b>85</b> |               |



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| Employee turnover     |       |       |       |        |       |        |
|-----------------------|-------|-------|-------|--------|-------|--------|
|                       | 2020  |       | 2021  |        | 2022  |        |
|                       | Total | Taxa  | Total | Taxa   | Total | Taxa   |
| Under 30 years of age |       |       |       |        |       |        |
| Women                 | 20    | 2.22% | 16    | 1.90%  | 34    | 4.18%  |
| Men                   | 21    | 2.33% | 23    | 2.73%  | 27    | 3.32%  |
| Voluntary             | 26    | 2.88% | 32    | 3.79%  | 41    | 5.04%  |
| Involuntary           | 29    | 3.22% | 24    | 2.84%  | 37    | 4.55%  |
| Northeast             | 0     | 0.00% | 0     | 0.00%  | 0     | 0.00%  |
| Midwest               | 0     | 0.00% | 0     | 0.00%  | 0     | 0      |
| Southeast             | 41    | 4.55% | 39    | 4.62%  | 61    | 7.49%  |
| South                 | 0     | 0.00% | 0     | 0.00%  | 0     | 0.00%  |
| 30 to 50 years        |       |       |       |        |       |        |
| Women                 | 24    | 2.66% | 36    | 4.27%  | 51    | 6.27%  |
| Men                   | 39    | 4.32% | 55    | 6.52%  | 62    | 7.62%  |
| Voluntary             | 53    | 5.88% | 77    | 9.12%  | 96    | 11.79% |
| Involuntary           | 41    | 4.55% | 49    | 5.81%  | 64    | 7.86%  |
| Northeast             | 0     | 0.00% | 1     | 0.12%  | 0     | 0.00%  |
| Midwest               | 0     | 0.00% | 0     | 0.00%  | 1     | 0.12%  |
| Southeast             | 63    | 6.98% | 90    | 10.66% | 112   | 13.76% |
| South                 | 0     | 0.00% | 0     | 0.00%  | 0     | 0.00%  |
| Over 50 years         |       |       |       |        |       |        |
| Women                 | 3     | 0.33% | 4     | 0.47%  | 5     | 0.61%  |
| Men                   | 7     | 0.78% | 11    | 1.30%  | 6     | 0.74%  |
| Voluntary             | 2     | 0.22% | 7     | 0.83%  | 9     | 1.11%  |
| Involuntary           | 9     | 1.00% | 14    | 1.66%  | 5     | 0.61%  |
| Northeast             | 0     | 0.00% | 0     | 0.00%  | 0     | 0.00%  |
| Midwest               | 0     | 0.00% | 0     | 0.00%  | 0     | 0.00%  |
| Southeast             | 10    | 1.11% | 15    | 1.78%  | 10    | 1.23%  |
| South                 | 0     | 0.00% | 0     | 0.00%  | 1     | 0.12%  |

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| Diversity in governance bodies and among employees by age range |                   |                       |     |       |                |     |       |               |     |       |
|---|-------------------|-----------------------|-----|-------|----------------|-----|-------|---------------|-----|-------|
|   |                   | Under 30 years of age |     |       | 30 to 50 years |     |       | Over 50 years |     |       |
|   |                   | Women                 | Men | Total | Women          | Men | Total | Women         | Men | Total |
| 2020  | Operational       | 4                     | 12  | 16    | 24             | 50  | 74    | 10            | 21  | 31    |
|   | Administrative    | 21                    | 14  | 35    | 100            | 104 | 204   | 19            | 43  | 62    |
|   | Management        | -                     | -   | 0     | 1              | 12  | 13    | 1             | 10  | 11    |
|   | Senior Management | -                     | -   | 0     | -              | -   | 0     | -             | 5   | 5     |
|   | Total             | 25                    | 26  | 51    | 125            | 166 | 291   | 30            | 79  | 109   |
| 2021  | Operational       | 4                     | 12  | 16    | 24             | 42  | 66    | 10            | 19  | 29    |
|   | Administrative    | 19                    | 11  | 30    | 92             | 98  | 190   | 19            | 42  | 61    |
|   | Management        | -                     | -   | 0     | 1              | 13  | 14    | 1             | 10  | 11    |
|   | Senior Management | -                     | -   | 0     | -              | -   | 0     | -             | 5   | 5     |
|   | Total             | 23                    | 23  | 46    | 117            | 153 | 270   | 30            | 76  | 106   |
| 2022  | Operational       | 6                     | 12  | 18    | 21             | 39  | 60    | 13            | 20  | 33    |
|   | Administrative    | 23                    | 13  | 36    | 92             | 89  | 181   | 17            | 37  | 54    |
|   | Management        | -                     | -   | 0     | 1              | 10  | 11    | 1             | 9   | 10    |
|   | Senior Management | -                     | -   | 0     | -              | -   | 0     | -             | 4   | 4     |
|   | Total             | 29                    | 25  | 54    | 114            | 138 | 252   | 31            | 70  | 101   |

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| Diversity in governance bodies and among employees by ethnicity |                   |       |     |       |       |     |       |       |     |       |       |     |       |
|---|-------------------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|
|   |                   | Black |     |       | Asian |     |       | Brown |     |       | White |     |       |
|   |                   | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total |
| 2020  | Operational       | 1     | 6   | 7     | 4     | 7   | 11    | 3     | 15  | 18    | 30    | 55  | 85    |
|   | Administrative    | 7     | 5   | 12    | 13    | 10  | 23    | 17    | 20  | 37    | 103   | 126 | 229   |
|   | Management        | -     | -   | 0     | -     | 6   | 6     | -     | 1   | 1     | 2     | 15  | 17    |
|   | Senior Management | -     | 1   | 1     | -     | 3   | 3     | -     | -   | 0     | -     | 1   | 1     |
|   | Total             | 8     | 12  | 20    | 17    | 26  | 43    | 20    | 36  | 56    | 135   | 197 | 332   |
| 2021  | Operational       | 1     | 6   | 7     | 4     | 6   | 10    | 4     | 16  | 20    | 29    | 45  | 74    |
|   | Administrative    | 8     | 7   | 15    | 13    | 11  | 24    | 15    | 21  | 36    | 94    | 112 | 206   |
|   | Management        | -     | -   | 0     | -     | 6   | 6     | -     | 1   | 1     | 2     | 16  | 18    |
|   | Senior Management | -     | 1   | 1     | -     | 3   | 3     | -     | -   | 0     | -     | 1   | 1     |
|   | Total             | 9     | 14  | 23    | 17    | 26  | 43    | 19    | 38  | 57    | 125   | 174 | 299   |
| 2022  | Operational       | 2     | 4   | 6     | 3     | 5   | 8     | 5     | 17  | 22    | 30    | 45  | 75    |
|   | Administrative    | 8     | 9   | 17    | 9     | 9   | 18    | 19    | 21  | 40    | 96    | 100 | 196   |
|   | Management        | -     | -   | 0     | -     | 5   | 5     | -     | 1   | 1     | 2     | 13  | 15    |
|   | Senior Management | -     | -   | 0     | -     | 3   | 3     | -     | -   | 0     | -     | 1   | 1     |
|   | Total             | 10    | 13  | 23    | 12    | 22  | 34    | 24    | 39  | 63    | 128   | 159 | 287   |

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| Diversity in governance bodies and among employees by gender |            |            |            |            |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|  | 2020       |            |            | 2021       |            |            | 2022       |            |            |
|  | Women      | Men        | Total      | Women      | Men        | Total      | Women      | Men        | Total      |
| Operational  | 38         | 83         | 121        | 38         | 73         | 111        | 40         | 71         | 111        |
| Administrative   | 140        | 161        | 301        | 130        | 151        | 281        | 132        | 139        | 271        |
| Management   | 2          | 22         | 24         | 2          | 23         | 25         | 2          | 19         | 21         |
| Senior Management  | 0          | 5          | 5          | -          | 5          | 5          | -          | 4          | 4          |
| <b>Total</b>   | <b>180</b> | <b>271</b> | <b>451</b> | <b>170</b> | <b>252</b> | <b>422</b> | <b>174</b> | <b>233</b> | <b>407</b> |

| Diversity in governance bodies and among employees - people with disabilities (PwD) |          |          |           |          |          |           |          |          |           |
|---|----------|----------|-----------|----------|----------|-----------|----------|----------|-----------|
|   | 2020     |          |           | 2021     |          |           | 2022     |          |           |
|   | Women    | Men      | Total     | Women    | Men      | Total     | Women    | Men      | Total     |
| Operational   | 1        | 1        | 2         | 1        | 1        | 2         | 3        | 1        | 4         |
| Administrative  | 4        | 7        | 11        | 4        | 7        | 11        | 3        | 8        | 11        |
| Management  | -        | -        | 0         | -        | -        | 0         | -        | -        | 0         |
| Senior Management   | -        | -        | 0         | -        | -        | 0         | -        | -        | 0         |
| <b>Total</b>  | <b>5</b> | <b>8</b> | <b>13</b> | <b>5</b> | <b>8</b> | <b>13</b> | <b>6</b> | <b>9</b> | <b>15</b> |



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REMUNERATION AND BENEFITS

GRI 2-19, 2-20, 2-21, 2-30, 3-3, 202-1, 401-2, 401-3, 405-2

CCB Brasil's fixed and variable salary policy is in line with market standards and is periodically evaluated to meet the best practices adopted by financial institutions. With the individual performance assessment, carried out annually in all departments, branches and subsidiaries, the bank is committed to recognizing the work performed by employees through its Profit-Sharing Program (PPR), while also taking their needs and expectations into consideration. In 2022, the ratio between the base salary and compensation received by women in management positions and that received by men was 1.16, a significant increase when analyzing the previous year. Considering all the positions held by women, the corresponding minimum salary on the base date of this report represents 28.19% of the lowest salary received by women in the organization, compared to 27.90% of the lowest salary received by men.

Regarding the guidelines that govern the compensation of its managers, CCB Brasil fully complies with Resolution Nr. 3921 of the Central Bank of Brazil (BACEN), which defines policies associated with the topic. It should be noted that the payment of salaries, fees, commissions, and variable compensation, among others, is also linked to the organization's objectives and strategies regarding the management of its economic, environmental, and social impacts, always favoring transparency, integrity, and the maintenance of financial health.

In 2022, the ratio between the highest paid individual's total annual compensation and the average annual total compensation of all employees (excluding the highest paid) was 23.36%. The Senior Management, interns, young apprentices, and expatriates were not considered in this calculation, precisely because of the specificities of labor legislation and conditions. The same happened in the calculation of the ratio between the percentage increase in total annual compensation of the highest paid individual in the organization and the average percentage increase in total annual compensation of all employees (excluding the highest paid), which both suffered a reduction of 8.9% and 6.3%, respectively.

All permanent employees of CCB Brasil, who are governed by the Consolidation of Labor Laws (CLT), are entitled to a benefits package that includes: standard and complementary life insurance, education insurance, funeral assistance, health and dental care coverage, accident insurance, maternity and paternity leaves, retirement plan, gym membership, daycare and/or babysitting allowance, food and meal stipends, transportation allowance, additional end-of-year food stipend, complementary illness and injury disability coverage, night shift commute, and help with professional reskilling, among others.

| Benefits offered to full-time employees |      |      |      |
|---|------|------|------|
|   | 2020 | 2021 | 2022 |
| Life insurance                          | 268  | 260  | 257  |
| Health care coverage                    | 755  | 749  | 714  |
| Maternity leave                         | 8    | 6    | 8    |
| Paternity leave                         | 7    | 4    | 10   |
| Dental care coverage                    | 388  | 340  | 331  |
| Gym membership                          | 23   | 27   | 26   |
| Daycare/ Babysitting allowance          | 36   | 35   | 37   |
| Food/M meal stipends                    | 353  | 341  | 336  |

Coverage related to accidents and retirement were not granted in the analyzed period.

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|   | 2020  |      | 2021  |      | 2022  |     |
|---|-------|------|-------|------|-------|-----|
|   | Women | Men  | Women | Men  | Women | Men |
| Total number of employees entitled to take maternity/paternity leaves   | 174   | 259  | 163   | 240  | 164   | 225 |
| Total number of employees who took maternity/paternity leaves   | 8     | 7    | 6     | 4    | 8     | 10  |
| Total number of employees who returned to work after the end of maternity/paternity leaves  | 8     | 7    | 6     | 4    | 8     | 10  |
| Total number of employees who returned to work after the end of maternity/paternity leaves and remained employed twelve months after their return to work | 6     | 7    | 4     | 4    | 7     | 8   |
| Return-to-work rates and retention of employees who took maternity/paternity leaves   | 75%   | 100% | 67%   | 100% | 88%   | 80% |

| Total employees |       |   |   |
|-----------------|-------|---|---|
|                 | Total | Total employees covered by collective bargaining agreements | Percentage of employees covered by collective bargaining agreements |
| 2020            | 451   | 433   | 96.01%  |
| 2021            | 422   | 403   | 95.50%  |
| 2022            | 407   | 385   | 94.59%  |

For interns, the CCB applies the same conditions established in the collective agreement. For young apprentices, we follow the definitions of the CLT.

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HEALTH AND SAFETY

GRI 3-3, 403-1, 403-2, 403-3, 403-4, 403-5, 403-6, 403-7, 403-8

A work environment that prioritizes the well-being and quality of life of employees and provides health and safety in the context of their work activities is essential for the success of the business. At CCB Brasil, the attention to these matters is treated with the necessary seriousness; it is an integral part of the corporate culture, present in numerous initiatives to support the internal stakeholders. In addition to complying with current legislation, the bank promotes constant investments to ensure that its employees are provided an efficient, welcoming, and healthy work routine.

Considering the main norms of the Ministry of Labor that govern the theme, these efforts by the bank stand out: the PCMSO - Occupational Health Medical Control Program (NR 7), related to the set of procedures for the prevention and early diagnostic of damage to health resulting from work; the PGR - Risk Management Program (NR 1), related to the process of Occupational Risk Management through communication and multidisciplinary actions; the AET - Ergonomic Analysis (NR 17), which establishes rules for the mitigation of occupational risks related to ergonomics; and CIPA - Internal Commission for Accident Prevention (NR 5), which is responsible for the prevention of accidents and work-related illnesses. In line with the best practices related to the subject, the institution uses the SOC Occupational Management system, which is certified by the ISO 27001 Information Security Standard and covers all workforce (employees and contractors).

At CCB Brasil, no workers are exposed to a high incidence or high risk of illnesses related to their occupation; however, there is systematic monitoring and evaluation of such issues through the bank's Occupational Medicine supplier, which is responsible for annual inspections to map possible risks in the bank's premises. The institution's Occupational Safety team participates in the control and implementation of the necessary changes, always aiming at the quality of life of the internal stakeholders, who can report problems or complaints related

to the topic to the Ethics Committee and the Human Resources Department, without fear of retaliation.

To monitor the health condition of its workers and provide a quick response to clinical events, the organization offers outpatient, medical, psychological, and nursing care on its premises. Additionally, throughout the year, various activities are performed through the Health Promotion Program with a focus on the well-being of workers, such as campaigns for: vaccination; prevention of AIDS and breast and prostate cancer; handling stress; anti-smoking; and encouraging healthy eating habits. CCB Brasil also has an internal communication tool, the Corporate Portal, to address topics related to the dissemination of best practices and appropriate conduct.

There are also initiatives to raise awareness about security, preventive healthcare, and quality of life under the responsibility of the security committees structured by the members of the CIPA, who represent all the bank's workforce. In 2022, the commission offered a course to employees on the following topics: study of the environment, working conditions and risks arising from the production process, as well as accidents and occupational diseases related to the premises; investigation and analysis methodology of occupational accidents and diseases; basic knowledge about AIDS and preventive measures; basic knowledge about labor and social security legislation that addresses safety and health at work; how CIPA is organized; general principles of occupational hygiene and risk control measures. Additionally, CIPA organized training sessions for the Fire Brigade, building evacuation drills, and the Internal Occupational Accident Prevention Week (SIPAT); these activities are promoted annually.

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EDUCATION AND TRAINING

GRI 2-17, 2-24, 3-3, 404-1, 404-2, 404-3, FS4

CCB Brasil is committed to the professional and personal development of its internal stakeholders, as it understands that skilling its workforce is a strategy to retain talent and promote career advancement. With the support of the Human Resources Department, the bank offers training in different aspects related to business, behavior, regulations, and sustainability. In 2022 alone, the institution's employees received workshops and courses, as well as educational incentives, which promoted the improvement of their skills.

In 2022, six types of learning programs were put into practice by the organization for the internship, young apprenticeship, operational, administrative, management, and executive board areas, in a total of 190 hours of training and an average of almost 14,77 hours per person. The decrease in hours compared to 2021 was due to the return to on-site activities at the bank, which allowed the internal stakeholders to be reaccustomed to on-site work and a return to normal work routines.

Internal On-site/Video-conference Training

Held either inside or outside the institution's premises, with either internal or contracted instructors, these are always offered under the guidance of the Human Resources Department, and with content established by the managers who requested the training.

Internal E-learning Training

Offered internally at the bank through the online learning platform Portal EducaRHoje, with both content and course development under the responsibility of contracted partners or the institution itself.

Corporate Training

Offered by CCB Brasil through internal coaches or external partners, these aim at disseminating essential information to all workforce, addressing various relevant matters for the institution.

External Training

Promoted inside or outside the institution's premises; mentoring and content are the responsibility of instructors hired either in Brazil or abroad.

External E-learning Training

Performed inside or outside the bank's premises, on the internet, by a contracted institution that is also responsible for the training's content.

Educational Incentives

Allowances and financial aid for the enrollment of employees in higher education courses - specialization (continuing education, MBAs, and specific courses) and postgraduate (lato sensu degrees, as well as Masters and Doctorate) - as long as they are directly related to the institution's activities of interest.



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| Average hours of training per year per employee |       |       |               |       |       |               |       |       |               |
|---|-------|-------|---------------|-------|-------|---------------|-------|-------|---------------|
|   | 2020  |       |               | 2021  |       |               | 2022  |       |               |
|   | Men   | Women | Total average | Men   | Women | Total average | Men   | Women | Total average |
| Trainee   | 28.75 | 46.13 | 34.54         | 54.21 | 33.11 | 42.15         | 21.23 | 42.56 | 32.86         |
| Young apprentice                                | 10.17 | 29.75 | 21.36         | 30.47 | 26.01 | 28.56         | 22.61 | 26.06 | 24.58         |
| Operational                                     | 12.20 | 10.08 | 11.51         | 16.98 | 14.51 | 17.25         | 14.22 | 14.00 | 14.14         |
| Administrative                                  | 8.74  | 11.15 | 9.85          | 13.91 | 16.96 | 15.27         | 14.20 | 15.18 | 14.67         |
| Management                                      | 5.76  | 3.67  | 5.50          | 22.16 | 29.09 | 22.82         | 11.24 | 6.42  | 10.78         |
| Senior Management                               | 3.15  | 0.00  | 3.15          | 0.00  | 7.88  | 7.88          | 2.88  | 0.00  | 2.88          |
| Totals  | 0.24  | 0.49  | -             | 15.67 | 16.55 | -             | 13.91 | 15.93 | 14.77         |

Financial education and sustainability, including green finance, are two widely addressed topics in the training sessions provided by the institution, as they are directly aligned with the specificities and challenges faced by the bank's businesses, as well as ethics, compliance and prevention of money laundering, corruption, and terrorism. Additionally, the workforce can also request specific training according to their interests, as long as those are in line with their activities and are justified to the management of their department. For CCB Brasil, the pursuit of knowledge directly influences high individual performance and the success of the business as a whole.

The workforce's first contact with training cycles happens shortly after admission, when they join the Corporate Integration Program, an initiative to share information related to the bank's rules as well as its values, mission, vision, and social-environmental risk management policies. Professionals are evaluated in

terms of their performance and development throughout their entire time at the institution, in order to monitor their professional development.

Finally, aiming to assist with career transition, retirement plans, and contractual termination, CCB Brasil keeps the following commitments: before a dismissal takes effect, the Human Resources Department evaluates options for a possible internal rotation for the employee; when dismissals occur due to restructuring or cost reduction, the Human Resources Department keeps the CVs of professionals with an above-average performance assessment for future opportunities; bank clerks who are dismissed without just cause receive support to enroll in courses offered by private entities, educational institutions, or labor union entities.

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| Employees who receive regular assessments of performance and career development |      |       |               |      |       |               |      |       |               |
|---|------|-------|---------------|------|-------|---------------|------|-------|---------------|
|   | 2020 |       |               | 2021 |       |               | 2022 |       |               |
|   | Men  | Women | Total average | Men  | Women | Total average | Men  | Women | Total average |
| Intern  | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   | 60%  | 100%  | <b>83%</b>    |
| Young apprentice  | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   | 67%  | 75%   | <b>71%*</b>   |
| Operational   | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   |
| Administrative  | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   |
| Management  | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   | 100% | 100%  | <b>100%</b>   |
| Senior Management   | -    | -     | -             | -    | -     | -             | -    | -     | -             |

\*This difference relates to the deadline window for completion of training for new employees

### SPECIAL DATES

To promote the cultural integration between Brazil and China, the bank sends several announcements related to special dates for both nations throughout the year. The announcements, sent to employees through internal channels, provide context about these celebrations and highlight their historical relevance and the fundamental role they play for each society.

Important events such as the Chinese New Year, Lantern Festival, Dragon Boat Festival, and Chongyang Festival gained prominence throughout 2022 and offered employees the opportunity to learn more about Chinese traditions. Additionally, during the Moon Festival and the Western Christmas and New Year, employees received special announcements as well as gift cards worth BRL 200 and BRL 500, respectively; these gifts are part of initiatives to reward the workforce that are regularly promoted by CCB Brasil.

The Moon Festival, also known as the Mid-Autumn Festival, is held on the 15th day of the 8th month of the Chinese lunisolar calendar, it combines local symbols and legends to encourage family and friends to come together. This celebration, whose roots can be traced back to agrarian regions of China, originated so the population could show their gratitude to the moon for the harvest; currently, it is marked by the release of paper lanterns that adorn and color the skies of the country.



An aerial photograph of a dense urban landscape, likely São Paulo, Brazil, featuring numerous high-rise buildings and skyscrapers. A semi-transparent blue rectangular overlay covers the right side of the image, serving as a background for the text.

# **ECONOMIC AND FINANCIAL PERFORMANCE**



# ECONOMIC AND FINANCIAL PERFORMANCE

GRI 3-3, 201-1, 203-1, 203-2, 207-1, 207-2, 413-1, FS7, FS8

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In 2022, the impacts caused by the COVID-19 pandemic continued to influence business decisions across countries, including within the scope of CCB Brasil. By maintaining a more conservative attitude regarding the granting of credit, the bank managed to offer unrestricted support to clients through constant monitoring and evaluations of the economic sectors linked to the stakeholders. The health of the loan portfolio was treated as a priority to guarantee the excellence of the products and services provided by the institution, in particular to companies in the Corporate and Large Corporate segments.

This stance aligns directly with CCB Brasil's tax strategy, whose objective is also the strict compliance with tax rules and respect for ESG, as well as the payment of all taxes and contributions as established by law. To act in favor of sustainable development, in all its spheres, also requires having a financial policy that is committed to ethics, integrity, and transparency, values that are part of the bank's organizational culture. The institution's economic and financial topics are managed by senior governance and the Tax Affairs area; they are guided and audited by the best market practices.

By offering resources to corporations in sectors such as agribusiness, energy, oil and gas, industry, mining, construction, retail, chemicals, and services, CCB Brasil contributes to the social and economic development of the regions where these clients operate, the institution also contributes toward the advancement of environmental topics, as the careful risk assessment carried out by the bank ensures that its customers are not promoting negative impacts on the environment and society. From the understanding that it is possible to increase benefits through the offer of its products and services, in the coming years the

bank intends to establish its own initiatives and projects to help build a more sustainable reality for future generations.

## MAIN RESULTS OF 2022

Credit operations reached BRL 11.1 billion, an increase of 6.7% compared to 2021 (BRL 10.4 billion), especially those with companies in the Corporate and Large Corporate segments.

The share of loans that were rated AA-C (lower risk credit range) also grew compared to the previous year; they represented 97% of the portfolio (95.9% in 2021).

The central office's resources represented 29.4% (30.1% in 2021) of CCB Brasil's total funding of BRL 18.2 billion, which comprises market funding, borrowing and onlending obligations, and capital-eligible debt instruments.

Consolidated gross income from financial intermediation reached BRL 425.1 million, compared to BRL 428.6 million in 2021.

Consolidated shareholders' equity reached BRL 1.1 billion, and the reference equity was BRL 2.0 billion, what caused the Basel Ratio to reach 15.9% (above the 10.5% minimum required by Brazil's Central Bank - BACEN).



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| Value added statement in %                   | 2021   | 2022   |
|--|--------|--------|
| Shareholders                                 | 0.00   | 0.00   |
| Employees                                    | 106.51 | 65.95  |
| Government                                   | 32.12  | 46.15  |
| Retained earnings                            | -39.48 | -12.27 |
| Interest rates and rents (operational costs) | 0.86   | 0.17   |
| Community investments                        | 0.00   | 0.00   |

| Value added statements summary in BRL       | 2021                  | 2022                  |
|---|-----------------------|-----------------------|
| Revenue                                     | 903,469,669.61        | 1,711,888,548.37      |
| Raw materials acquired from vendors         | 766,732,549.96        | 1,479,910,896.28      |
| Gross added value                           | 136,737,119.65        | 231,977,652.09        |
| Withholdings                                | 19,169,882.04         | 11,056,487.99         |
| Net added value produced by the institution | 117,567,237.61        | 220,921,164.10        |
| Value added received in transfer            | 44,875,223.63         | 44,282,945.16         |
| <b>Total value added to be distributed</b>  | <b>162,442,461.24</b> | <b>265,204,109.26</b> |

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| Value added statements in BRL                               | 2021           | 2022             |
|---|----------------|------------------|
| Revenue   | 903,469,669.61 | 1,711,888,548.37 |
| Sales of goods, products, and services                      | 953,781,552.36 | 1,736,781,495.09 |
| Bad debt provision – Reversal/Formation                     | -80,505,047.73 | -31,329,200.38   |
| Non-operational   | 30,193,164.98  | 6,436,253.66     |
| Raw materials acquired from vendors (includes ICMS and IPI) | 766,732,549.96 | 1,479,910,896.28 |
| Consumed raw materials                                      | 0.00           | 0.00             |
| Cost of goods and services sold                             | 592,367,598.34 | 1,353,976,925.28 |
| Materials, energy, third-party services and others          | 164,575,618.04 | 124,227,513.34   |
| Loss/Recovery of asset values                               | 9,789,333.58   | 1,706,457.66     |
| Gross additional value                                      | 136,737,119.65 | 231,977,652.09   |
| Withholdings  | 19,169,882.04  | 11,056,487.99    |
| Depreciation, amortization and depletion                    | 19,169,882.04  | 11,056,487.99    |
| Net value added produced by the organization                | 117,567,237.61 | 220,921,164.10   |
| Value added received in transfer                            | 44,875,223.63  | 44,282,945.16    |
| Equity income   | -519,221.26    | -2,261,037.16    |
| Financial income  | 45,394,444.89  | 46,543,982.32    |
| Total value added to be distributed                         | 162,442,461.24 | 265,204,109.26   |
| Distribution of value added                                 | 162,442,461.24 | 265,204,109.26   |
| Personnel and costs   | 173,014,951.69 | 174,898,916.54   |
| Taxes, fees and contributions                               | 52,176,380.59  | 122,385,930.15   |
| Interest and rent   | 1,390,370.02   | 457,555.57       |
| Interest on equity and dividends                            | 0.00           | 0.00             |
| Retained earnings / year loss                               | -64,139,241.00 | -32,538,293.00   |
| Community investments                                       | 0.00           | 0.00             |
| Economic value retained                                     | 162,442,461.24 | 265,204,109.26   |

\* 2021 values were updated according to adjustments based on the IFRS.



中国建设银行  
China Construction Bank

GRI

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|   |  |
|---|--|
| Declaration of use  | CCB Brasil's disclosure is in compliance with the GRI Standards for the period between 1 January 2022 and 31 December 2022 |
| Used GRI 1  | GRI 1: Foundation 2021   |
| Applicable GRI Sector Standards – Financial Services (G4 Version) | NA   |

| GRI Standard /<br>Other Source                        |     | Disclosure   | Notes   | Page | Omission |
|---|-----|--|---|------|----------|
| General Disclosures                                   |     |  |   |      |          |
| GRI 2: General<br>Disclosures 2021                    | 2-1 | Organizational details   | -   | 16   | -        |
|   | 2-2 | Entities included in the organization's sustainability reporting | -   | 8    | -        |
|   | 2-3 | Reporting period, frequency and contact point                    | -   | 8    | -        |
|   | 2-4 | Restatements of information                                      | -   | 8    | -        |
|   | 2-5 | External assurance   | -   | 8    | -        |
|   | 2-6 | Activities, value chain and other business relationships         | -   | 17   | -        |
| 1. The Organization<br>and its Reporting<br>Practices | 2-7 | Employees  | -   | 36   | -        |
|   | 2-8 | Workers who are not employees                                    | All professionals working for CCB Brasil are employees. | -    | -        |

|                                       | GRI Standard /<br>Other Source | Disclosure  | Notes | Page  | Omission |
|---------------------------------------|--------------------------------|---|-------|-------|----------|
|                                       |                                | General Disclosures   |       |       |          |
| Message from<br>the President         |                                | 2-9 Governance structure and composition  | -     | 20    | -        |
| Highlights<br>2022                    |                                | 2-10 Nomination and selection of the<br>highest governance body                     | -     | 20    | -        |
| Introduction                          |                                | 2-11 Chair of the highest governance body   | -     | 20    | -        |
| CCB                                   |                                | 2-12 Role of the highest governance body in<br>overseeing the management of impacts | -     | 29    | -        |
| Corporate<br>Governance               |                                | 2-13 Delegation of responsibility<br>for managing impacts                           | -     | 20    | -        |
| Risk<br>Management                    | 3. Governance                  | 2-14 Role of the highest governance<br>body in sustainability reporting             | -     | 8     | -        |
| Human Resource<br>Management          |                                | 2-15 Conflicts of interest  | -     | 25    | -        |
| Economic and Financial<br>Performance |                                | 2-16 Communication of critical concerns   | -     | 20/31 | -        |
|                                       |                                | 2-17 Collective knowledge of the<br>highest governance body                         | -     | 47    | -        |
|                                       |                                | 2-18 Evaluation of the performance of<br>the highest governance body                | -     | 20    | -        |
|                                       |                                | 2-19 Remuneration policies  | -     | 44    | -        |
| GRI Content Index                     |                                |   |       |       |          |
| Credits                               |                                |   |       |       |          |



|                                       |  | GRI Standard /<br>Other Source | Disclosure                                       | Notes | Page | Omission   |
|---------------------------------------|--|--------------------------------|--|-------|------|--|
| General Disclosures                   |  |                                |  |       |      |  |
| Message from<br>the President         |  |                                |  |       |      | CCB Brasil has a Compensation Committee that focuses solely on the remuneration of the executives. Other compensation policies follow a supply and demand logic; that is, they are in line with the market averages. Definition of bonuses and awards is analyzed by HR and the Executive Board, including the Chairman. Profit-sharing bonuses (PSB) are determined following regulatory principles. Additionally, an annual Profit-Sharing Program (PSP) bonus is also analyzed and determined by directors; it can also be evaluated by the Board of Directors and the Head Office. Shareholders are part of the PSP evaluation and analyze the distribution of bonuses as a whole, while the union specifically evaluates the PSP and the PSB. |
| Highlights<br>2022                    |  |                                |  |       |      |  |
| Introduction                          |  |                                |  |       |      |  |
| CCB                                   | 3. Governance                          | 2-20                           | Process to determine remuneration                | -     | -    |  |
| Corporate<br>Governance               |  |                                |  |       |      |  |
| Risk<br>Management                    |  |                                |  |       |      |  |
| Human Resource<br>Management          |  |                                |  |       |      |  |
| Economic and Financial<br>Performance |  | 2-21                           | Annual total compensation ratio                  | -     | 44   | -  |
| GRI Content<br>Index                  | 4. Strategy, Policies<br>and Practices | 2-22                           | Statement on sustainable development<br>strategy | -     | 4/5  | -  |
| Credits                               |  | 2-23                           | Policy commitments                               | -     | 16   | -  |

|                                       |  | GRI Standard /<br>Other Source | Disclosure  | Notes   | Page          | Omission |     |
|---------------------------------------|--|--------------------------------|---|---|---------------|----------|-----|
|                                       |  | General Disclosures            |   |   |               |          |     |
| Message from<br>the President         | 4. Strategy, Policies<br>and Practices | 2-24                           | Embedding policy commitments                          | -   | 20/47         | -        |     |
|                                       |  | 2-25                           | Processes to remediate negative impacts               | -   | 25            | -        |     |
|                                       |  | 2-26                           | Mechanisms for seeking advice and<br>raising concerns | -   | 25            | -        |     |
| Introduction                          |  | 2-27                           | Compliance with laws and regulations                  | In cases of non-<br>compliance, the bank<br>considers as non-<br>significant those fines<br>for potential non-<br>compliance with laws<br>and regulations that<br>amount to up to 0.5%<br>of the reference equity<br>value, whereas for<br>labor fines the amount<br>is up to BRL 500.00. | 20            | -        |     |
|                                       |  |                                |   |   |               |          | CCB |
|                                       |  |                                |   |   |               |          |     |
| Risk<br>Management                    |  |                                |   |   |               |          |     |
| Human Resource<br>Management          |  | 2-28                           | Membership associations                               | -   | 24            | -        |     |
| Economic and Financial<br>Performance | 5. Stakeholder<br>Engagement           | 2-29                           | Approach to stakeholder engagement                    | -   | 8             | -        |     |
|                                       |  | 2-30                           | Collective bargaining agreements                      | -   | 44            | -        |     |
| GRI Content<br>Index                  |  | Material Topics                |   |   |               |          |     |
| Credits                               | GRI 3:<br>Material Topics 2021         | 3-1                            | Process to determine material topics                  | -   | 8             | -        |     |
|                                       |  | 3-2                            | List of material topics                               | -   | 8             | -        |     |
|                                       |  | 3-3                            | Management of material topics                         | -   | 8/44/46/47/51 | -        |     |

|                                       | GRI Standard /<br>Other Source                |       | Disclosure   | Notes  | Page          | Omission |
|---------------------------------------|---|-------|--|--|---------------|----------|
|                                       |   |       | General Disclosures  |  |               |          |
|                                       |   |       | Technology And Innovation  |  |               |          |
| Message from<br>the President         | <b>GRI 3: Material<br/>Topics 2021</b>        | 3-3   | Management of material topics  | -  | 8/44/46/47/51 | -        |
| Highlights<br>2022                    | <b>GRI 418: Customer<br/>Privacy 2016</b>     | 418-1 | Substantiated complaints concerning<br>breaches of customer privacy<br>and losses of customer data | -  | 27            | -        |
|                                       |   |       | Emissions  |  |               |          |
| Introduction                          | <b>GRI 3: Material<br/>Topics 2021</b>        | 3-3   | Management of material topics  | -  | 8/44/46/47/51 | -        |
| CCB                                   | <b>GRI 201: Economic<br/>Performance 2016</b> | 201-2 | Financial implications and other risks and<br>opportunities due to climate change                  | -  | 32            | -        |
| Corporate<br>Governance               | <b>GRI 302: Energy 2016</b>                   | 302-1 | Energy consumption within<br>the organization  | -  | 32            | -        |
| Risk<br>Management                    |   | 305-1 | Direct (Scope 1) GHG emissions   | -  | 32            | -        |
| Human Resource<br>Management          |   | 305-2 | Energy indirect (Scope 2) GHG emissions  | -  | 32            | -        |
| Economic and Financial<br>Performance | <b>GRI 305:<br/>Emissions 2016</b>            | 305-3 | Other indirect (Scope 3) GHG emissions   | -  | 32            | -        |
| <b>GRI Content<br/>Index</b>          |   | 305-6 | Emissions of ozone-depleting<br>substances (ODS)   | The bank does not<br>have significant<br>emissions of gases<br>according to the Kyoto<br>Protocol or other<br>atmospheric emissions. | -             | -        |
| Credits                               |   |       |  |  |               |          |

|                                       | GRI Standard /<br>Other Source                                    |       | Disclosure   | Notes   | Page          | Omission |
|---------------------------------------|---|-------|--|---|---------------|----------|
|                                       |   |       | General Disclosures  |   |               |          |
| Message from<br>the President         | <b>GRI 305:<br/>Emissions 2016</b>                                | 305-7 | Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions  | The bank does not have significant emissions of NOx , Sox, or other atmospheric emissions.  | -             | -        |
| Highlights<br>2022                    |   |       | Sustainability Culture   |   |               |          |
|                                       | <b>GRI 3: Material<br/>Topics 2021</b>                            | 3-3   | Management of material topics  | -   | 8/44/46/47/51 | -        |
| Introduction                          |   |       |  |   |               |          |
| CCB                                   | <b>GRI 2: General<br/>Disclosures 2021</b>                        | 2-12  | Role of the highest governance body in overseeing the management of impacts  | -   | 29            | -        |
| Corporate<br>Governance               |   | 2-13  | Delegation of responsibility for managing impacts  | -   | 20            | -        |
| Risk<br>Management                    |   | FS5   | Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities                          | -   | 30            | -        |
| Human Resource<br>Management          |   |       |  |   |               |          |
| Economic and Financial<br>Performance | <b>GRI G4: Financial<br/>Services Sector<br/>Disclosures 2014</b> | FS8   | Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose | Indirectly, the credit that CCB Brasil grants to companies impacts social and environmental topics. However, the bank does not have plans in the foreseeable future to create products that generate social and environmental benefits. | 51            | -        |
| <b>GRI Content<br/>Index</b>          |   |       |  |   |               |          |
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| General Disclosures                           |       |  |   |               |          |
| Social Investment                             |       |  |   |               |          |
| GRI 3: Material<br>Topics 2021                | 3-3   | Management of material topics                        | -   | 8/44/46/47/51 | -        |
|   | 203-1 | Infrastructure investments<br>and services supported | Social investment is<br>a priority topic for<br>CCB Brasil. The bank<br>does not yet have<br>its own projects or<br>initiatives to generate<br>a direct positive<br>impact on society,<br>but policies related to<br>the subject are being<br>discussed internally. | 51            | -        |
| GRI 203: Indirect<br>Economic<br>Impacts 2016 |       |  |   |               |          |
|   | 203-2 | Significant indirect economic impacts                | Social investment is<br>a priority topic for<br>CCB Brasil. The bank<br>does not yet have<br>its own projects or<br>initiatives to generate<br>a direct positive<br>impact on society,<br>but policies related to<br>the subject are being<br>discussed internally. | 51            | -        |



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| General Disclosures                                       |            |   |               |          |
| Workforce Recognition                                     |            |   |               |          |
| <b>GRI 413: Local Communities 2016</b>                    | 413-1      | Operations with local community engagement, impact assessments, and development programs  | 51            | -        |
| <b>GRI G4: Financial Services Sector Disclosures 2014</b> | FS7        | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose | 51            | -        |
| <b>GRI 3: Material Topics 2021</b>                        | 3-3        | Management of material topics   | 8/44/46/47/51 | -        |
| <b>GRI 202: Market Presence 2016</b>                      | 202-1      | Ratios of standard entry level wage by gender compared to local minimum wage  | 44            | -        |

|                                       | GRI Standard /<br>Other Source                  | Disclosure | Notes  | Page | Omission |   |
|---------------------------------------|---|------------|--|------|----------|---|
| General Disclosures                   |   |            |  |      |          |   |
| Workforce Recognition                 |   |            |  |      |          |   |
| Message from<br>the President         | GRI 401:<br>Employment 2016                     | 401-1      | New employee hires and<br>employee turnover  | -    | 36       | - |
| Highlights<br>2022                    |   | 401-2      | Benefits provided to full-time<br>employees that are not provided to<br>temporary or part-time employees | -    | 44       | - |
| Introduction                          |   | 401-3      | Parental leave   | -    | 44       | - |
| CCB                                   | GRI 403: Occupational<br>Health and Safety 2018 | 403-1      | Occupational health and safety<br>management system  | -    | 46       | - |
| Corporate<br>Governance               |   | 403-2      | Hazard identification, risk assessment,<br>and incident investigation                                    | -    | 46       | - |
| Risk<br>Management                    |   | 403-3      | Occupational health services   | -    | 46       | - |
| Human Resource<br>Management          |   | 403-4      | Worker participation,<br>consultation, and communication on<br>occupational health and safety            | -    | 46       | - |
| Economic and Financial<br>Performance |   | 403-5      | Worker training on occupational<br>health and safety   | -    | 46       | - |
| GRI Content<br>Index                  |   | 403-6      | Promotion of worker health   | -    | 46       | - |

|                                       | GRI Standard /<br>Other Source                           |       | Disclosure   | Notes | Page | Omission |
|---------------------------------------|--|-------|--|-------|------|----------|
| General Disclosures                   |  |       |  |       |      |          |
| Workforce Recognition                 |  |       |  |       |      |          |
| Message from<br>the President         | GRI 403: Occupational<br>Health and Safety 2018          | 403-7 | Prevention and mitigation of occupational<br>health and safety impacts directly<br>linked by business relationships                                | -     | 46   | -        |
| Highlights<br>2022                    |  | 403-8 | Workers covered by an occupational<br>health and safety management system  | -     | 46   | -        |
| Introduction                          | GRI 404: Training<br>And Education 2016                  | 404-1 | Average hours of training<br>per year per employee   | -     | 47   | -        |
| CCB                                   |  | 404-2 | Programs for upgrading employee skills<br>and transition assistance programs   | -     | 47   | -        |
| Corporate<br>Governance               | GRI 404: Training<br>And Education 2016                  | 404-3 | Percentage of employees receiving<br>regular performance and career<br>development reviews   | -     | 47   | -        |
| Risk<br>Management                    | GRI 405: Diversity<br>And Equal<br>Opportunity 2016      | 405-1 | Diversity of governance<br>bodies and employees  | -     | 36   | -        |
| Human Resource<br>Management          |  | 405-2 | Ratio of basic salary and<br>remuneration of women to men  | -     | 44   | -        |
| Economic and Financial<br>Performance | GRI G4: Financial<br>Services Sector<br>Disclosures 2014 | FS4   | Process(es) for improving staff<br>competency to implement the<br>environmental and social policies and<br>procedures as applied to business lines | -     | 47   | -        |
| GRI Content<br>Index                  |  | FS16  | Initiatives to enhance financial<br>literacy by type of beneficiary  | -     | 29   | -        |
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| General Disclosures  |       |  |       |               |          |
| Client Satisfaction  |       |  |       |               |          |
| <b>GRI 3: Material<br/>Topics 2021</b>                           | 3-3   | Management of material topics  | -     | 8/44/46/47/51 | -        |
| Social-Environmental Assessment of Suppliers                     |       |  |       |               |          |
| <b>GRI 3: Material<br/>Topics 2021</b>                           | 3-3   | Management of material topics  | -     | 8/44/46/47/51 | -        |
| <b>GRI 308: Avaliação<br/>Ambiental de<br/>Fornecedores 2016</b> | 308-1 | New suppliers that were screened<br>using environmental criteria                               | -     | 30            | -        |
|  | 308-2 | Negative environmental impacts in<br>the supply chain and actions taken                        | -     | 30            | -        |
| <b>GRI 414: Avaliação<br/>Social de<br/>Fornecedores 2016</b>    | 414-1 | New suppliers that were screened<br>using social criteria                                      | -     | 30            | -        |
|  | 414-2 | Negative social impacts in the<br>supply chain and actions taken                               | -     | 30            | -        |
| <b>GRI 3: Material<br/>Topics 2021</b>                           | 3-3   | Management of material topics  | -     | 8/44/46/47/51 | -        |
| <b>GRI 408: Child<br/>Labor 2016</b>                             | 408-1 | Operations and suppliers at significant<br>risk for incidents of child labor                   | -     | 30            | -        |
| <b>GRI 409: Forced<br/>or Compulsory<br/>Labor 2016</b>          | 409-1 | Operations and suppliers at<br>significant risk for incidents of<br>forced or compulsory labor | -     | 30            | -        |

|   |  | GRI Standard /<br>Other Source | Disclosure  | Notes | Page  | Omission |
|---|--|--------------------------------|---|-------|-------|----------|
| General Disclosures                         |  |                                |   |       |       |          |
| Social-Environmental Credit Risk Assessment |  |                                |   |       |       |          |
| Message from<br>the President               | GRI G4: Financial<br>Services Sector<br>Disclosures 2014 | FS1                            | Policies with specific environmental<br>and social components<br>applied to business lines  | -     | 29    | -        |
| Highlights<br>2022                          |  | FS2                            | Procedures for assessing and<br>screening environmental and<br>social risks in business lines   | -     | 30    | -        |
| Introduction                                |  | FS3                            | Processes for monitoring clients<br>implementation of and compliance with<br>environmental and social requirements<br>included in agreements or transactions              | -     | 30    | -        |
| CCB   |  | FS10                           | Percentage and number of<br>companies held in the institution’s<br>portfolio with which the reporting<br>organization has interacted on<br>environmental or social issues | -     | 30/31 | -        |
| Corporate<br>Governance                     |  |                                |   |       |       |          |
| Risk<br>Management                          |  |                                |   |       |       |          |
| Human Resource<br>Management                |  |                                |   |       |       |          |
| Economic and Financial<br>Performance       |  |                                |   |       |       |          |
| GRI Content<br>Index                        | GRI 205: Anti-<br>Corruption 2016                        | 205-1                          | Operations assessed for risks<br>related to corruption  | -     | 25    | -        |
|   |  | 205-2                          | Communication and training about anti-<br>corruption policies and procedures  | -     | 25    | -        |
| Credits                                     |  | 205-3                          | Confirmed incidents of<br>corruption and actions taken  | -     | 25    | -        |



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|---|-------|--|-------|---------------|----------|
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| Compliance and Anti-Corruption                |       |  |       |               |          |
| <b>Disclosure do<br/>Setor Financeiro</b>     | FS9   | Coverage and frequency of audits<br>to assess implementation of<br>environmental and social policies<br>and risk assessment procedures | -     | 30            | -        |
| Distribution of Economic Value                |       |  |       |               |          |
| <b>GRI 3: Material<br/>Topics 2021</b>        | 3-3   | Management of material topics  | -     | 8/44/46/47/51 | -        |
| <b>GRI 201: Economic<br/>Performance 2016</b> | 201-1 | Direct economic value<br>generated and distributed   | -     | 51            | -        |
| <b>GRI 207: Tax 2019</b>                      | 207-1 | Approach to tax  | -     | 51            | -        |
|   | 207-2 | Tax governance, control,<br>and risk management  | -     | 30            | -        |



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