

Annual Letter of Public Policies and Corporate Governance

2024



Base Year 2023



BRB



General Identification

CORPORATE NAME

Banco de Brasília S/A - BRB

BRAZILIAN NATIONAL REGISTRY OF LEGAL ENTITIES (CNPJ)00.000.208/0001-00
NIRE 5330000143-0**HEADQUARTERS**

SAUN Quadra 05, Lote C, Brasília-DF

TYPE OF STATE-OWNED COMPANY

Mixed Economy Corporation

MAJORITY SHAREHOLDER

Federal District Government - GDF

CORPORATE TYPE

Public Limited Company - S.A.

SHARE TYPE

Public

SCOPE OF ACTIVITY

National / International

INDUSTRY FOCUS

Finance / Banking

CHIEF FINANCIAL OFFICER, CONTROLLER, AND CHIEF INVESTOR RELATIONS OFFICERDario Oswaldo Garcia Júnior
E-mail: ri@brb.com.br
Contact: + 55 61 3409-2087**INDEPENDENT AUDITORS**Ernest & Young
Technical Manager
Gilberto Bizerra de Souza
E-mail: gilberto.souza@br.ey.com
Telephone: +55 11 2104-0180

More information on the composition of the Administrative Council and the Board of Executive Members is available on the BRB Investor Relations website, at <https://ri.brb.com.br/en/corporate-governance/management/>.

ADMINISTRATIVE COUNCIL

Marcelo Talarico	Independent Member Chairman of the A.C,
Paulo Henrique Bezerra Rodrigues Costa	Member BRB President
Reinaldo Busch Alves Carneiro	Independent Member
Luis Fernando de Lara Resende	Independent Member
Romes Gonçalves Ribeiro	Member
Paulo Cesar Pagi Chaves	Member
Hugo Ferreira Braga Tadeu	Member
André Luiz de Mello Perezino	Member Employees Representative

BOARD OF EXECUTIVE MEMBERS

Paulo Henrique Bezerra Rodrigues Costa	BRB President
Dario Oswaldo Garcia Júnior	Chief Financial Officer, Controller, and Investor Relations Officer, accumulating the Retail Office
Cristiane Maria Lima Bukowitz	Chief Human Resources Officer, accumulating the Executive Operations Office
Diogo Ilário de Araújo Oliveira	Chief Wholesale and Government Officer, accumulating the Digital Business Office
Luana de Andrade Ribeiro	Chief Risk Control Officer
José Maria Corrêa Dias Júnior	Chief Technology Officer
Bruno Rangel Avelino da Silva	Chief Legal Officer





ADMINISTRATIVE COUNCIL'S MESSAGE

We are introducing the Annual Letter of Public Policies and Corporate Governance from Banco de Brasília S.A. - BRB. This letter not only reflects our fundamental commitments and guidelines but also underscores the crucial role that BRB plays in the social and economic development of Brasília and the regions in which it operates.

As a financial institution, we recognize that our responsibility extends beyond financial results. At the core of our mission is recognizing the essential role that BRB plays in promoting social well-being and fostering economic growth in the regions where it operates. Our actions concerning public policies and our corporate governance practices are designed and implemented with the clear goal of maximizing our positive impact on society.

As a public bank created in Brasília, we continue our mission to work for the city's development. We did so during the pandemic with programs like Supera, Acredita, Avança, and in 2023 with Empreender DF - a program aimed at entrepreneurs and small business owners that disbursed over R\$ 1.65 billion in credit. These programs, aimed at boosting economic activity, the productive sector, and promoting job creation and income generation, mobilized over R\$ 21.42 billion and served over 345,000 customers.

We stand out in the real estate market, maintaining our position as the market leader with over 55.5% market share in the Federal District and ranking as the 6th largest real estate financier in the country, reaching a portfolio credit balance of R\$ 9.2 billion.

The payment technology of the Bank has enabled our role as an agent of Public Policies and provider of governmental solutions through income distribution programs. We operationalized 16 social programs, notably Prato Cheio, Cartão Material Escolar, Cartão Creche, Cartão Gás, and DF Social, impacting more than 340,000 families and operationalizing, in 2023 alone, R\$ 596 million, reaching the milestone of R\$ 1.6 billion distributed in social programs for the population of the Federal District since 2019.

We have reached new horizons, diversified our revenue sources, expanded into new markets, such as initiatives in João Pessoa - Paraíba, judicial deposits in the states of Bahia and Ceará, in addition to our presence in the Federal District and the states of Alagoas, Goiás, Mato Grosso, Mato Grosso do Sul, Minas Gerais, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, São Paulo, and Tocantins.

Committed to making the Bank stronger and more relevant in the Brazilian financial market and creating value for shareholders, customers, and the population, in 2023, we strengthened environmental, social, and corporate governance actions.

Our commitment to corporate governance is not just an obligation but a belief. Transparency, integrity, and responsibility permeate all our operations. We firmly believe that by adhering to the highest ethical standards, we not only ensure the trust of our clients and shareholders but also contribute to a more robust and sustainable business environment.

As we move towards the future, we reaffirm our unwavering commitment to Brasília's society. We are aware of the challenges we face, but we also recognize the opportunities that arise when we come together for a common goal: to build a better future for all.

Our Annual Letter is more than a document; it is a renewed commitment to the society we serve. We are aware of the challenges ahead, and we are prepared to face them with resilience, empathy, and innovation.



2023 HIGHLIGHTS

Social Programs

R\$ **1.6**^B
credited since 2019

16
Operationalized Programs

+340^k
supported families

Financial Result

R\$ **200**^M
Recurrent Net Profit

Customers

7.6^M

Chanel

1084
Service Stations

Mortgage

R\$ **9.2**^B
mortgage portfolio balance

1st Place DF
55.5% Marketshare

6th Place Brazil

Agribusiness

R\$ **1.4**^B
Agribusiness portfolio balance

1st Place DF
43% Marketshare

Legal Entity

R\$ **+4.9**^B
Legal Entity portfolio balance

Judicial Deposit

R\$ **17.4**^B
portfolio balance

Mobility

+11.2^M
services rendered since 2019

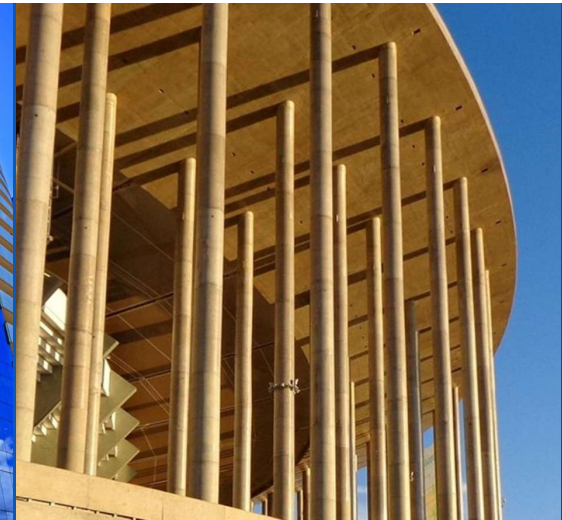
+1.2^B
urban transportation access since 2019

GDF Health

+990^k
cards delivered since 2019

+90^k
covered lifes

+6.1^M
tests made since 2020



Public Policies

- Underlying Public Interest in Business Activities
- Public Policies and Government Initiatives
- Social Programs
- Public Funds
- Contracts and Information
- Public Agreements
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- GDF Saúde
- BRB Mobilidade
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- Economic Development
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Public Policies

Instituto BRB

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Public Policies





UNDERLYING PUBLIC INTEREST

The Banco de Brasília S.A. - BRB completed 57 years in 2023. Created by Federal Law No. 4,545 of December 10, 1964, it obtained authorization for operation granted by the Brazilian Central Bank on July 12, 1966, as a mixed-economy company endowed with legal personality of private law and its assets, publicly traded, with the Federal District Government as its controlling shareholder.

Our Articles of Incorporation provide for the exercise of any active, passive, and ancillary banking operations, the provision of banking services, intermediation, and financial supply in its multiple forms, and the exercise of any activities allowed to members of the National Financial System, including foreign exchange operations, which result in promoting the Federal District's economic and/or social development as well as the MCentro-Oeste Region, and the other areas within its influence.

Reinforcing the public interest that justified its creation and recognizing the role and importance of BRB for the Federal District, Proposal for Amendment to the Organic Law of the Federal District No. 46/2022 was approved, amending §1 of article 144 of the Organic Law of the Federal District, providing that BRB is "the financial agent of the Federal District Treasury and a fundamental body for the promotion, implementation, and operationalization of public policies, projects, and programs of the Federal District, as well as actions for economic, social, and environmental development of the region."

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BRB Banco de Brasília is the **financial agent** of the Federal District Treasury and a KEY organization for the **promotion**, implementation, and operation of **public policies**.

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As the Federal District Financial Agent, the Articles of Incorporation provide BRB with:

1

To receive, on behalf of the Federal District Treasury, amounts originating from the collection of taxes, grants, aid, and any other revenues;

2

To make the necessary payments for the execution of the Federal District's budget, based on the approved budget and opened credits, according to the authorizations transmitted by the Finance Secretary of State; and

3

To receive, as the executor of banking services for the Federal District, the funds of any agencies or entities linked to the Federal District.

SOCIAL ROLE

Our actions aim at achieving economic well-being and socially efficient allocation of resources:

- Economically sustainable expansion of consumer access to BRB's products and services;
- Development or use of Brazilian technology for producing and delivering BRB products and services, always when economically justified.

We adopt environmentally sustainable practices and corporate social responsibility compatible with the market.

We promote cultural, social, sports, educational, and technological innovation activities that strengthen the BRB brand.

PUBLIC POLICIES AND GOVERNMENT INITIATIVES

In 2023, we strengthened actions aimed at economic, social, and human development, improving the quality of life for thousands of people. It is important to highlight that the Bank is committed to being a reference as a Public Policy agent and provider of governmental solutions, playing a leading role in economic development and acting as a catalyst for social transformation through innovative digital financial solutions.

We operationalized 16 social programs for the Federal District population.

Offering a comprehensive experience, we participated in programs such as: Cartão Gás, Prato Cheio, DF Social, Renova DF, Fábrica Social, Cartão Creche, Bolsa Atleta, Educador Esportivo Voluntário and Política de Assistência Estudantil - PAE/UnDF. Additionally, the population could count on occasional benefits such as: Auxílio Funeral, Auxílio Natalidade, Auxílio Vulnerabilidade, Auxílio Calamidade, Benefício Excepcional, Caminhos da Cidadania, and Famílias Acolhedoras.

We also highlight the operationalization of the FDR - Federal District Rural Development Fund and the FUNGER - Fund for Job and Income Generation, initiatives aimed at the economic development of the Federal District surrounding region. We facilitated projects that promoted service enhancement, citizen service, technological infrastructure, and environments of the Na Hora Units, as well as the management of the DF Civil Servants' Health Plan and the implementation of Digital Proof of Being Alive procedure- GDF.

“ As a **public bank** reaffirming its **social commitment** daily, we support initiatives that **positively impact the world**.

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SOCIAL PROGRAMS

	Disposition	Number of benefits credited in 2023	Value Operationalized in 2023
PRATO CHEIO	During the pandemic, the Federal District Government launched the Prato Cheio Program, which has already assisted over 234 thousand families, with a per capita income of up to half the minimum wage, facing food insecurity. Families can purchase food at local stores using a personalized prepaid card, giving them greater autonomy and dignity while stimulating the region's economy. The program also brought greater efficiency to the Government by eliminating the entire process of bidding, purchasing, storing, and distributing food parcels.	1,145,694	R\$ 286,465,000.00
DF SOCIAL	DF Social is a program for families with income below half the minimum wage registered in the Single Registry. Account opening and benefit payments occur digitally through BRB Mobile. In addition to withdrawals and debit card purchases, beneficiaries can make transfers, use PIX, and pay slips. The program has enabled the digital and banking inclusion of 78 thousand families since its inception.	727,249	R\$ 109,632,220.00
CRECHE	Early childhood is one of the most crucial times for an individual's development, and Cartão Creche aims to ensure that low-income families have access to quality early childhood education. The benefit is granted monthly to families to pay for a private educational institution where the child is enrolled. Mothers who previously had no one to leave their children with while working can now return to the workforce knowing their children will be safe and well cared. The establishments are accredited and inspected by the Education Secretariat, which also monitors attendance and fee payments through a system provided by the bank.	62,069	R\$ 46,846,922.04
CARTÃO MATERIAL ESCOLAR	Designed for public school students to receive a prepaid card to purchase their school supplies from the accredited stationery stores network. In the past, these students received standardized, low-quality school kits, which required significant effort from the education system to distribute. By 2023, 123 thousand families had benefited, and the accredited stationery stores generated around R\$ 40 million per year, boosting local commerce and economic growth.	102,015	R\$ 44,366,160.00
CARTÃO GÁS	Cartão Gás was designed to complement the Prato Cheio program, as many families reported that they lacked the means to cook the food they acquired. It was envisioned to assist the population in face of significant increases in gas prices. It has already served 81 thousand families with a bi-monthly benefit transferred to prepaid cards, which work only to purchase gas cylinders at accredited commercial establishments.	412,951	R\$ 41,295,100.00



SOCIAL PROGRAMS

	Disposition	Number of benefits credited in 2023	Value Operationalized in 2023
RENOVA DF	The Renova DF program offers training courses integrated with public property conservation activities. All courses last 240 hours, with four hours of daily classes conducted over three months. After completing the classes, students undertake revitalization services for public spaces and equipment. The program has benefited over 25 thousand individuals who receive a personalized prepaid card provided by BRB. Through this card, they receive a minimum wage as a scholarship and transportation allowance for the program's duration.	64,348	R\$ 39,993,477.60
VULNERABILIDADE	The benefit is intended for families facing temporary vulnerability caused by inadequate housing or lack of housing, exclusively designated for payment of residential rent.	35,995	R\$ 14,681,364.80
EXCEPCIONAL	Destined for the payment of residential rent. Families experiencing temporary homelessness or inadequate housing are the beneficiaries.	8,942	R\$ 5,283,044.00
BOLSA ATLETA	This benefit is aimed at high-performance athletes and para-athletes who achieve good results in national and international competitions in their respective sports. The program ensures minimum conditions for athletes to dedicate themselves to training and competitions at local, South American, Pan-American, World, Olympic, and Paralympic levels with peace of mind.	2,615	R\$ 2,696,084.72
NATALIDADE	The benefit is granted to the mother or legal representative and is provided in cash upon the birth of the child.	9,846	R\$ 1,997,200.00
FÁBRICA SOCIAL	The purpose of Fabrica Social is to promote vocational education for individuals in vulnerable situations and registered in the Single Registry for Federal Government Social Programs (CadÚnico). The program creates tangible opportunities for students to enter the job market and achieve socio-economic autonomy.	6,528	R\$ 1,553,996.16
EDUCADOR ESPORTIVO VOLUNTÁRIO	Professionals who act as facilitators in the physical conditioning of the population free of charge and are reimbursed for the costs involved in the activities.	1,670	R\$ 1,009,249.00



SOCIAL PROGRAMS

	Disposition	Number of benefits credited in 2023	Value Operationalized in 2023
UNDF – POLÍTICA DE ASSISTÊNCIA ESTUDANTIL	The newly created program aims to ensure that students in vulnerable situations can maintain their access to higher education. It helps alleviate the daily difficulties faced by students and creates space for focusing on studies, projects, and academic development.	335	R\$ 228,806.74
FAMÍLIA ACOLHEDORA	It is a benefit aimed at families who temporarily host children up to 6 years old in vulnerable situations.	311	R\$ 162,514.00
CALAMIDADE	The Disaster or Public Calamity Assistance is granted to families during catastrophic situations with the aim of ensuring dignity and rebuilding family and personal autonomy.	348	R\$ 141,984.00
FUNERAL	The benefit is granted in case of a family member's death and aims to reduce vulnerabilities caused by the loss of the relative.	173	R\$ 73,777.00
TOTAL		2,581,089	R\$ 596,426,900



PUBLIC FUNDS

We also act as a financial agent for the Government in the operationalization of public funds in the Federal District, intended for granting loans and/or financing for the productive activities of micro and small entrepreneurs or for family agriculture.

FUNGER - PROSPERA PROGRAM

The Employment and Income Generation Fund aims to support and finance economic entrepreneurs, both urban and rural, with the goal of increasing employment, occupation, and income levels in the Federal District and its Integrated Economic Development Region.

The microcredit program, implemented by the Labor State Secretariat with resources from FUNGER/DF, is part of the Public Policies for Employment and Income of the Federal District and its Integrated Development Region and Surroundings (RIDE). It provides credit support to micro and small businesses, informal urban and small-scale agricultural enterprises, cooperatives, labor associations, and recent technical and higher education graduates.

As the financial agent of FUNGER, we are responsible for disbursing funds for loans and financing, as well as carrying out the necessary activities for managing and controlling operations.

FEDERAL DISTRICT RURAL DEVELOPMENT - FDR

The Federal District Rural Development Fund - FDR aims to promote rural development in the Federal District through actions that increase productivity, income, food security, and the retention of people in rural areas. Financing is granted upon presentation of projects developed by Emater-DF or by an institution accredited by the Administrative and Management Council of FDR.

As the FDR financial agent, we are responsible for the operationalization and credit disbursement to finance projects for agricultural and livestock production and related activities.





TERM INFORMATION

For the operation of the Federal District Government (GDF) Public Funds and Social Programs, contracts were executed between BRB and the Federal District Government, through its State Secretariats, in which we act as the financial agent. These administrative instruments are governed by Law No. 8,666/93 (Law of Bids and Contracts), and its amendments. The following Contracts supported the operation of the Programs:

GDF Entity	Objetct	Contract No.
SEAGRI/DF	Operation of the Federal District Rural Development Fund.	002/2022 2 nd Amendment
SEDES/DF	Operation of Social Programs.	045927/2022 1 st Amendment
SED/DF	Operation of the Material Escolar Program.	005/2021 1 st Amendment
SEL/DF	Operation of the Bolsa Atleta and Para Atleta Programs.	06/2021 2 nd Amendment
SEDET/DF	Operation of the Fábrica Social and Renova DF Programs.	004/2022 1 st Amendment
SEDET/DF	Operation of the Prospera Program - microcredit (using FUNGER resources) and the development and maintenance of the system that operates the Program.	017/2021 2 nd Amendment
SEDES/DF	Prato cheio	048783/2023
SEDES/DF	Cartão Gás	048537/2023
SEDES/DF	DF Social	045519/2021 2 nd Amendment
SEL/DF	Operation of the Educador Esportivo Voluntário Program	19/2021 2 nd Amendment
UnDF	Student Assistance Policy	007/2023

Payroll Deductible Loan Agreements

Our actions are guided by the consolidated directives in our Strategic Planning, aimed at strengthening and generating value for shareholders and society. In this context, it is essential to expand and diversify the customer base to ensure the achievement of results and the maintenance of soundness. Therefore, we have intensified efforts to leverage payroll deductible loan agreements, using them as an entry point for expansion into Brazilian states, consequently increasing the credit base.

Economic activity is promoted by the augmentation of resources in the economy, enabling people to make purchases, pay off debts, or invest in new businesses. This circulation of resources generates jobs, increases company revenues, and drives economic growth.

Payroll Deductible Loans are one of the Bank's most significant products. In the latest published balance sheet, the payroll deductible loan portfolio amounted to approximately R\$ 13.7 billion, representing 76% of the Retail Loan Portfolio - Individual.

In 2023, 61 payroll deductible loan agreements were executed, reaching 529 agreements with various states and Brazilian entities.

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BRB is a **Federal District Government partner** in the implementation and operation of **public policies**.

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Na Hora

Na Hora, linked to the Federal District Justice and Citizenship Secretariat of State (SEJUS-DF), is an integrated service center that brings together public service providers in one location. It provides the necessary dynamism and flexibility for service delivery, primarily to citizens, by offering essential services in strategically located, high-traffic areas with easy access and extended operating hours.

BRB Conglomerado has expanded the units and significantly improved the experience for citizens using the services provided by Na Hora.

In addition to supplying qualified staff for public service, the entire technological infrastructure of the units has been upgraded with new and modern equipment.

Regarding service volume, Na Hora has averaged over 7,500 daily appointments.

Marking the renovation of the unit environments, we have revitalized the units in Rodoviária, Brazlândia, Sobradinho, Ceilândia, Riacho Fundo, and Gama, ensuring security and comfort for citizens. In 2024, the Taguatinga unit will also be remodeled.

The Na Hora Digital app is under development to offer convenience and ease for citizens by centralizing services and information at the tip of their fingers, along with banking products and services.

GDF Saúde

The Institute of Federal District Civil Servants' Health Assistance - INAS, with the assistance of BRB, companies within the Group, and sponsored entities, made the Supplementary Health Insurance- GDF Saúde viable.

In our service provision, we fulfill the purpose of transforming people's lives and promoting economic, social, and human development. Managing the health insurance for GDF civil servants aligns with these aspirations, improving the quality of life for those who dedicate themselves to caring for others, the GDF Civil Servants.

GDF Saúde concluded the year 2023 by serving over 90,000 individuals, adding approximately 17,500 beneficiaries in that year.

It's worth noting that since its implementation, the Insurance Plan has enabled over 6.1 million laboratory tests/exams, 1.1 million elective and emergency consultations, 217,000 serial treatments, and 38,000 clinical or surgical hospitalizations.

Regarding the network of providers, GDF Saúde has approximately 550 registered provider units, including hospitals, clinics, practices, and laboratories, as well as over 1,800 service providers from AMHP/DF - Association of doctors, psychologists, physiotherapists, speech therapists, and nutritionists, working in clinics and hospitals in the Federal District.

Cumulative figures until **2023**



Delivered Units

Rodoviária
Brazlândia
Sobradinho
Ceilândia
Riacho Fundo
Gama

Foreseen Unit

Taguatinga



90 k
Covered lives



1.1 million
Appointments carried on



+ 6.1 million
Tests/Exams made



217 k
Treatments



BRB Mobilidade

As operators of the Automatic Fare Collection System (SBA), we support the Federal District Transportation and Mobility Secretariat of State (Semob/DF) in implementing public mobility policies, especially regarding the integration of fare collection across various modes of transportation (buses, Metro, and BRT) within the Federal District Public Collective Transportation System (STPC/DF) and complementary systems. Additionally, we provide an extensive network of in-person and digital service channels for users of the fare collection system.

In 2023, we continued the actions of the Digital Fare Collection Project, a modernization program for the SBA. Among these actions, replacing 2,277 validator devices for all modes stands out, representing 76.05% of the total equipment. These new devices operate online, enabling the addition of new payment methods, allowing users to recharge online, use credit and debit cards, digital wallets, and QR codes directly at turnstiles. These new payment methods are now accepted at all Metro stations and around 140 vehicles. Additionally, recharge through the BRB Mobilidade App with Pix payment was implemented. These measures improve the user experience, providing greater agility, efficiency, and security for the entire Federal District mobility system.

We are contributing to reducing the use of cash (cash circulation) in transportation modes, focusing on reducing public transportation costs and improving security conditions.

In addition to the new payment methods, the BRB Mobilidade app provides users access to card statements and balances, recharges, bus schedules and routes, among other features. In 2023, over 343,000 people benefited from the continuous improvements implemented through this channel.

In addition to all digital conveniences, BRB Mobilidade has 134 physical service stations, which have been revitalized to enhance customer service, for users of public transportation in the Federal District. In 2023, the Santa Maria BRT terminal office was one of those renovated, expanding service stations and providing greater safety for customers and operators.

The service network of the SBA/DF comprises BRB Mobilidade service stations, BRB Convenience stores, Companhia do Metropolitano do DF (Metrô/DF) booths, service booths at Na Hora centers, BRB Mobilidade recharge stations, and digital channels such as the web credit sales system, smartphone app, telephone hotline, and chatbot.

To ensure proper use of free fare cards, actions were taken with beneficiaries of the Special Free Pass for re-registration. Regarding prophylactic security aspects, we implemented an electronic consultation service for the expiration of Special Cards and electronic scheduling for assistance. 8,332 individuals were re-registered.

BRB Mobilidade's efforts have promoted access to citizenship and delivered positive results to the society of the Federal District.

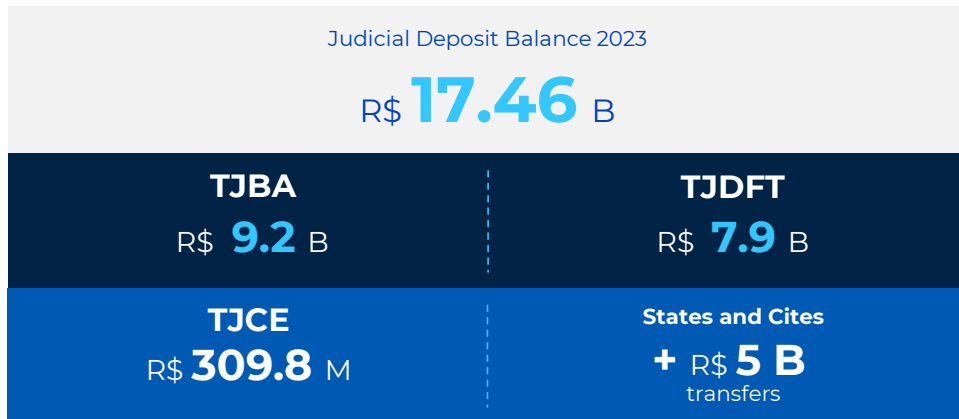
2023



Judicial Deposits

We have solidified our position as a national benchmark in the administration of Judicial Deposits, with a portfolio exceeding the mark of R\$ 17 billion. This volume of resources reflects our partners' trust in BRB's ability and efficiency in handling judicial matters, demonstrating our ongoing commitment to modernizing the judicial system.

Currently, we maintain significant partnerships and advancements with the Court of Justice of the Federal District and Territories (TJDFT), the Court of Justice of the State of Bahia (TJBA), and the Court of Justice of the State of Ceará (TJCE), relentlessly seeking to expand our scope of action, aiming to establish ourselves as national leaders in this field.



“ Beyond just managing judicial deposits, we offer **comprehensive, innovative,** and **reliable** solutions for the entire **judicial system.**

”



BRBJUS

Our exclusive tool that has revolutionized the judicial environment is the BRBJUS system. The solution encompasses the best and most modern features available in the market for managing Judicial Deposits and issuing electronic warrants. Judges and court officials benefit from numerous conveniences and have access to all information in real-time regarding the control of accounts and judicial orders.

Among the main functionalities are the issuance of judicial deposit slips and payment receipts directly on the court's website, opening accounts, issuing electronic warrants, transfers and PIX transactions, withdrawals of warrants at correspondent banks and branches, online balances and statements, and updating of judicial account records by the courts. Through this tool, funds available in judicial deposit accounts can be transferred to the recipient at any of the 757 institutions participating in Pix.

BRB é o primeiro banco do País a oferecer o Pix Judicial

Em constante evolução para trazer o que há de mais moderno para você



JUDICIAL DEPOSITS

BRB IN THE FEDERAL DISTRICT

Our longstanding partnership of 14 years with the Court of Justice of the Federal District and Territories (TJDFT) continues to thrive, which is evidenced by the increasing financial volume of judicial deposits. By the end of 2023, the portfolio linked to TJDFT totaled R\$ 7.9 billion, marking a significant advancement compared to the previous year, representing an increase of R\$ 3 billion. The innovative approach to fulfilling judicial orders via PIX Judicial resulted in a notable increase in the daily average of executed warrants, reaching 550 per day, an increase of 58% compared to the previous year.

The growing numbers recorded and our prioritization of technological advancements encouraged the continuation of systemic and business evolutions, assisting TJDFT in the decision to migrate all judicial deposits to Banco de Brasília on 05/31/2023. The migration resulted in the transfer of nearly R\$ 2.5 billion, distributed across just over 150,000 accounts, to BRB, representing a milestone in the handling of judicial warrants and providing benefits for both the institutions involved and society, always with a focus on reducing the financial flow of judicial accounts and ensuring beneficiaries' rights immediately.

In October 2023, we achieved another milestone by enabling judicial deposits to be made via Pix (QR Code). This advancement represents a significant benefit for the parties involved in the process, as they receive the account and respective proof of deposit instantly, with the clearance also performed by TJDFT immediately. This innovation was made available to all partner courts.





Judicial Deposits

BRB IN CEARÁ

In February 2023, we established a strategically impactful partnership with the Court of Justice of the State of Ceará (TJCE). We signed a 24-month contract, the result of a bidding process that recognized our excellence. We took on the mission of managing accounts for the collection of public funds and those designated for honoring the court's special remit on precatory payments. From the migration of funds to BRB until December 2023, we received over R\$ 743 million. Additionally, we processed payments of orders/warrants totaling R\$ 449 million.

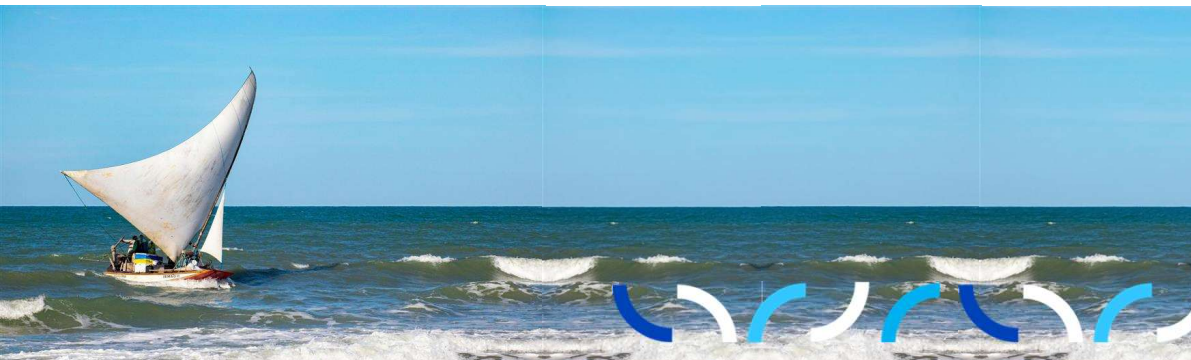
TJCE uses the BRBJus system to access balances and statements, benefiting from dynamic reports that enhance the management of its portfolio. We are in constant evolution and dialogue with the institution, working on developing system integrations to optimize the routines of the Precatory Advisory, including the implementation of PIX Judicial, making the precatory payment process even more practical, secure, and agile for all beneficiaries involved. This partnership reinforces our commitment to modernizing the sector and expanding our presence as a renowned banking institution.

BRB IN BAHIA

The partnership with the Court of Justice of the State of Bahia (TJBA) has also yielded impressive numbers, highlighting our operational efficiency. We currently manage a portfolio exceeding R\$ 9.2 billion, with over R\$ 2 billion in credit receipts throughout the year. Regarding the processing of warrants, over 260,000 were handled, with 250,000 executed via Pix, totaling R\$ 3.2 billion in values disbursed through this method.

Moreover, one of the most significant innovations was the implementation of digital payment for TJBA precatory claims, a solution entirely developed by BRB, which has considerably accelerated the state's judicial system. Judges now have the convenience of making automatic electronic warrant payments for precatory claims directly into the beneficiaries' accounts, utilizing the efficiency of PIX Judicial.

This initiative underscores our commitment to driving modernization in the sector, providing tangible benefits for those involved in the judicial process.





AGRIBUSINESS

Agribusiness is the sector responsible for providing food for the population, as well as generating employment and income for thousands of people. Aware of the transformative potential of agribusiness on the economy and people's lives, we are one of the main financing agents for agribusiness in the Federal District (DF) and the Integrated Economic Development Region of the Federal District and Surrounding Areas (RIDE), directing resources to the agricultural sector in line with GDF policies.

Our Agribusiness portfolio closed the year with a financed volume of R\$ 1.0 billion, reflecting a growth of 62% compared to the previous year. At the end of the year, the portfolio had a balance exceeding R\$ 1.4 billion, an 82% increase over the same period in 2022.

The expansion of the portfolio resulted in increased concessions in the states of MG (R\$ 251 million), GO (R\$ 200 million), BA (R\$ 166 million), and TO (R\$ 144 million).

In the DF, we held 43% of the rural credit market, leading the district market and also contributing to regional development. Notably, we supported the coffee-growing activity by providing R\$ 44.3 million in credit from the Coffee Activity Defense Fund (Funcafé).

For medium-sized producers and family farmers in the Federal District (DF), BRB has established itself as a reference.

We maintained our leadership in granting credit under the National Program for Strengthening Family Agriculture (Pronaf) and the National Program to Support Medium Producers (Pronamp), with over R\$ 1.4 million and R\$ 8.2 million granted respectively for each program.

Contracts funded by the Constitutional Fund for Financing the Midwest (FCO), due to the attractive interest rates offered for the program, reached a released volume of R\$ 38 million.

Committed to sustainability, we provided R\$ 10.5 million in projects through the FCO Verde line.

Further emphasizing our commitment to sustainability, BRB's credit analyses are aligned with the sustainability agenda of the Brazilian Central Bank (BCB) and the Sustainable Rural Credit Bureau.



1st Place DF 43% Rural Loan Market



R\$ 1.4 B Portfolio Balance



R\$ 1 B Ammount Lent



+ 51 k Planted Hectares



AGRO
MOVE
O PAÍS.
E O BRB
VAI JUNTO.

banco
BRB



ECONOMIC DEVELOPMENT

WHOLESALE BUSINESS LOAN

Our Wholesale Business Loan portfolio operates with on-lending and proprietary resources, focusing on economic, social, and human development by providing comprehensive, swift, and innovative services.

The on-lending resources come from the Constitutional Fund for Financing the Midwest (FCO), the National Bank for Economic and Social Development (BNDES), and the General Tourism Fund (Fungetur).

Legal Entity Portfolio 2023

RESORCES	PORTFOLIO BALANCE (in R\$ million)	PERCENTAGE
OWN	1,952.8	94.42%
BNDES	70.7	3.42%
FCO	39.9	1.93%
FUNGETUR	4.8	0.23%
TOTAL	2,068.2	100%

The lines of financing with proprietary resources played a crucial role in supporting investments across various sectors of the economy, both in the public and private spheres.

One of the strengths of these financing lines was the structuring of customized conditions, such as interest rates and repayment terms, tailored to the specific needs of each client. This flexibility allowed companies and public entities to find financial solutions suitable for their projects and cash flows, facilitating the implementation of strategic investments.

The primary objective of this type of credit provision was to contribute to the economic and social development of the region by participating in the implementation of financing programs for productive sectors.

PUBLIC LOAN

In line with the strategy of national expansion and with a focus on economic, social, and human development, we have a dedicated business platform for the public sector, composed of professionals equipped to deal with the complexity of operations and partnerships, whether in the scope of analyzing credit options for development and infrastructure or in the technical and legal aspects involved.

Through a comprehensive and integrated approach, our actions are tailored to the needs of each public entity, providing customized solutions that contribute to improving the quality of life of the population.

In this regard, the main financing line used for granting loan to states and municipalities is the BRB Government Development, through which we support investment projects in the public sector, including public works and road expansion projects, among others. The contracting of these credit operations is directly guaranteed by the Union or by funds transferred by it to the States Participation Fund - FPE and to the Municipalities Participation Fund - FPM, benefiting from differentiated conditions.

In the past year, we have enabled urban infrastructure projects in various states and municipalities, reaching a total contracted volume of R\$ 514.0 million.

“

With a forward-looking vision, **BRB drives economic growth, benefiting people's lives and fostering business development.**

”

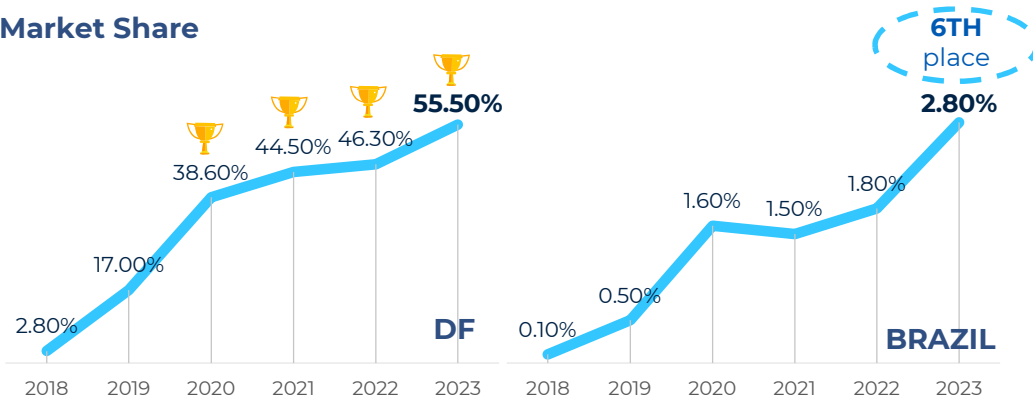
MORTGAGE


We have solidified our position as the leading player in the mortgage market in the Federal District and have also gained prominence nationally. Our role contributes to job creation, income generation, and social development.

We offer products for the acquisition of residential and commercial units to both individual and corporate customers, as well as financing for real estate development projects to construction companies. The portfolio balance exceeded R\$ 9 billion, reflecting a growth of 36.7% over the last 12 months, maintaining our leadership in the Federal District.


The BRB Entrepreneur Plan, a credit modality aimed at companies in the construction sector for financing real estate projects, is a significant driver of the economy, directly contributing to job creation and income generation.

Market Share






23 + DF
States



31,684
financed units
(2018 - 2023)



R\$ 13.1 B
Mortgages (2018-2023)



Real Estate Portfolio

Amount (B)	2020	2021	2022	2023
	R\$ 2.32	R\$ 4.37	R\$ 6.63	R\$ 9.2

EMPREENDER DF

CREDIT TO BOOST YOUR BUSINESS



R\$ 1.65 B Disbursed



2,715 Legal Entity accounts



1,570 benefited customers

Acesse o site e saiba mais

empreenderdf.br.com.br



Through the Empreender - DF program, BRB injected approximately R\$ 1.65 billion into the economy of the Federal District, benefiting our corporate customers.

This investment spurred activity across various local sectors such as construction, retail clothing, stationery stores, restaurants, and administrative services.

The demand for credit served as an important indicator for the bank. Initially, the program was set to last only 4 months (until September 2023), but due to high public interest, it was extended until the end of 2023.

During the Empreender - DF program, 2,715 business accounts were opened, and a total of 1,570 customers benefited from the special conditions offered, enabling their growth with the provided credit.

Programs like Empreender - DF position BRB as a vital ally for regional entrepreneurs, supporting both new and established businesses.

Customers outside the Federal District also took advantage of some of these conditions, further confirming the national expansion of our operations.



PUBLIC ASSET MANAGEMENT

TV TOWER | ILLUMINATED FOUNTAIN | BURLE MARX GARDENS

The TV Tower is more than just an architectural landmark in Brasília; it is a symbol of identity and pride for the people of Brasília and a significant cultural heritage of Brazil. Since its inauguration in 1967, this iconic structure has served as a geographic, cultural, and emotional reference point for both the residents of the federal capital and visitors exploring its beauty.

As one of the city's main tourist attractions, the TV Tower plays a crucial role in promoting tourism and strengthening Brasília's cultural identity. From its observation deck, visitors can enjoy a panoramic view of the city, with its unique architecture and large green spaces, providing a memorable experience.

However, over the years, the TV Tower has faced challenges regarding its conservation and revitalization. It was in this context that the Banco de Brasília - BRB assumed a crucial role in managing and preserving this important heritage. Recognizing the historical and cultural significance of the TV Tower, BRB actively engaged in its revitalization, investing resources and expertise to ensure its proper conservation and maintenance.

Through partnerships with government agencies, cultural institutions, and civil society, BRB has been working on implementing revitalization projects aimed not only at preserving the physical structure of the TV Tower but also at promoting its cultural and social relevance. This includes initiatives such as modernizing its infrastructure, hosting cultural and educational events on its premises, and enhancing its historical and symbolic value for the city.

By taking on the management and revitalization of the TV Tower, BRB reaffirms its commitment to the cultural and social development of Brasília and its mission to contribute to building a more vibrant, inclusive, and sustainable city. As a result of these combined efforts, the TV Tower continues to play its role as one of the most beloved and important icons of the Brazilian capital, inspiring present and future generations to celebrate and preserve its rich cultural heritage.

In addition to revitalizing the TV Tower, we created the BRB Cultural Corridor, a space that connects the bus station to the Tower. The project has already delivered the completely renovated Illuminated Fountain and the Burle Marx Garden.





PUBLIC ASSET MANAGEMENT

RACE TRACK

Following our General Business Guideline, the Bank, since 2019, has adopted the strategy of associating its brand with motorsport, a sport characterized by having a broad audience and a legion of fans and enthusiasts, potential customers. In this context, the signing of a Technical Cooperation Agreement with the Real Estate Company of Brasília - Terracap was approved for the undertaking of management and economic exploitation of the Brasília International Race Track by BRB.

The undertaking of management of the Brasília Race Track aims to expand exposure and enhance the BRB brand, positioning itself as a strategic action with unique potential to establish the Bank as a protagonist in the cultural, sports, tourist, and social scenario of Brasília.

The action is aligned with the institution's strategic objectives, in fulfilling its social functions, in the marketing positioning of having a relevant presence in the economic and social life of the Federal District, and in the pursuit of diversifying and expanding its businesses, its customer base, and the appreciation of its brand.

The Race Track is an emblematic public facility in Brasília, located in the center of the Federal Capital, near the Arena BRB Mané Garrincha and Arena BRB Nilson Nelson complex. Since the beginning of negotiations for the management of the venue, a business model has been studied to optimize the use of the Race Track, expand use possibilities, and generate revenues to ensure the economic viability of its reopening and maintenance.

The proposed operation for the Brasília International Race Track, which takes the Interlagos Race Track business model as a reference, includes economic exploitation through: sports and non-sports events, major concerts, and other events; leasing of spaces for motor sports-related activities and services, as well as for clubs and associations related to this sport; leasing of spaces, such as a Drive-in Cinema, Kartodrome, and snack bar.



SPONSORSHIPS

We have been expanding our presence in Brasília and across Brazil, and our sponsorship projects have followed this approach, aiming to create new investment opportunities. In order to meet the expectations of various current and potential customer profiles, we sponsor projects from diverse segments, contributing to the strengthening of the BRB brand and the promotion of sports, business, culture, entertainment, and social causes in the Federal District.

According to our expansion plan, we have been supporting projects that ensure national recognition of our brand. In 2023, sports took the spotlight in our sponsorship actions, with support provided to local teams and competitions, as well as the organization of national competitions held in the Federal District through partnerships.

In Women's Soccer, BRB sponsored the **Real Brasília** team in the A1 series, and the **Minas Brasília** team in the A2 series.

In Men's Soccer, five teams participating in the **Brasiliense Football Championship - Candangão BRB 2023** were sponsored, and the competition itself was also sponsored by the Bank. In futsal, we sponsored the **Brasília Futsal team**.

In Volleyball, the **Brasília Vôlei** team, sponsored by the Bank, represented Brasília in the first division of the **Super Liga de Vôlei** with both its women and men's teams.



Motorsport: official sponsor of **Stock Car**, in which two drivers from Brasília are sponsored: Lucas Foresti and Enzo Elias.

In 2023, the second season of **F4 Brasil** took place, an access category for young drivers who wish to become professional.

Sponsorship of the new **TCR Brasil** category, with Brazilian driver Pedro Cardoso guaranteeing his participation. Support for **CBA - Brazilian Automobile Confederation**, guaranteeing presence in the Brazil Cup and the Brazilian Kart Championship.

Sponsorship for driver Gabriel Bortoleto, international **Formula 3** champion in his debut season. Prominent presence at the **Brazilian Formula 1 Grand Prix**, with the logo stamped on the BWT Alpine team cars.

Brazilian Tennis: sponsorship of the **Brazilian Tennis Confederation - CBT**, which includes the Brazilian tennis, beach tennis and wheelchair tennis teams, as well as the national events organized by CBT.

BRB signed a sponsorship with tennis player Luísa Stefani, medalist at the Tokyo Olympics and doubles specialist.

Basketball: Support for the two teams from Brasília that compete in the **NBB - Novo Basquete Brasil** - the main national competition, **Cerrado Basquete** and **Brasília Basquete** guaranteed the holding of major sports games in the Federal Capital. Furthermore, through its sponsorship of Brasília Basquete, BRB has the naming rights to the **BRB Nilson Nelson Arena**.



SPONSORSHIPS

Arena BRB Mané Garrincha: naming rights obtained by BRB since 2022, it was the stage for major sporting, cultural and social events, proving its multipurpose vocation and promoting the local economy. Examples of major events include the **2023 Super Cup**, the mega concerts by **Paul McCartney**, **Kiss** and **Red Hot Chili Peppers**, all sponsored by BRB.

Festivals: which provided entertainment for the population of Brasília, such as **Capital Moto Week**, **ExpoAbra**, and **Casa Cor**, as well as international shows held in the federal capital such as **Il Vollo**, **ABBA**, and **Dionne Warwick**.

Encouraging the local economy and agribusiness: we were present at **AgroBrasília 2023**, the largest agricultural fair in the Federal District.

Rally dos Sertões: largest rally in the Americas, from 2022 onwards it was renamed **Sertões BRB**, completing the Bank's national dissemination strategy through the motorsport platform.

The year ended with a beautiful Christmas decoration in the TV Tower region, enhancing the recently opened **Burle Marx Garden** and a great **New Year's Eve party at Esplanada dos Ministérios** (party extended to Planaltina, Prainha and Ceilândia) sponsored by BRB.



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INSTITUTE BRB





Instituto BRB (IBRB) is an organization that believes in the power to transform society through inclusion and citizenship. Its objective is to help people and serve partners, providing resources and inputs to those who do not have access to them.

Always practicing the transformation of the space that surrounds us through social and environmental programs with a focus on good governance practices, IBRB seeks to bring dignity and opportunities to those who need it and seeks to take care of the preservation of the environment.

And to achieve such important objectives, Instituto BRB believes in practicing corporate volunteering actions and in projects that reinforce sustainability.

With each step taken, with each successful project, we bring hope to society and make the future fairer for everyone.

AREAS OF OPERATION



SOCIAL



ENVIRONMENTAL



SPORTS



INNOVATION



CULTURE



EDUCATION



HEALTH

MISSION

Promote social and environmental development, positively impacting society.

VIEW

Be recognized for the positive impact on people's lives and on the development and transformation of society.

PURPOSE

Transform people's lives and promote social and human development, contributing to a fairer, more equal and more sustainable society.

Instituto BRB HIGHLIGHTS

Main projects coordinated by Instituto BRB

PAIS - Social Impact Acceleration Program

The **Social Impact Acceleration Program (PAIS)** is a collaborative initiative with other partner Institutes. Its goal is to strengthen **Civil Society Organizations (CSOs)** by providing online training. The training aims to educate managers and technical teams, improve governance, and enhance social impact, with a focus on **economic sustainability**.

58 Social Organizations

+24 k Impacted lives in 2023

2nd SEBRAE Craftsman Award

In collaboration with **SEBRAE-DF**, the **2nd edition of the Brasília Craftsman Award** aims to celebrate and recognize manual workers in the Federal District. The award seeks to **validate the craft of these workers and promote the dissemination of high-quality manual products**. In the 2023 edition, a knowledge track was offered to prepare manual workers for participation in the award. The initiative aimed to incentivize them with knowledge that goes beyond the award itself, including **actions to bring manual workers closer to the end consumer and participation in fairs and events sector**.

25 k People participated in the event

Partnership with the Hospital da Criança de Brasília (Brasília Children's Hospital)

Partnership with the Institute of Childhood Cancer and Specialized Pediatrics (Icipe), responsible for managing the Hospital da Criança de Brasília (HCB). The goal of this collaboration is to invest in health projects that have a positive impact on the care of children and adolescents undergoing treatment at HCB. Financial support is being used to update the technological infrastructure, create a playful and humanized environment in the waiting room of the surgical center, modernize equipment, structure the space for realistic simulation, do furniture maintenance, and implement projects such as music therapy and a communication channel with patients.



BRB INSTITUTE PROJECTS

Projects coordinated by Instituto BRB

Mão na Massa Project

The Mão na Massa project is a collaboration with the Federal District Women's Secretariat(SMDF). Its goal is to foster entrepreneurship and economic independence among women in social vulnerability situations. To support actions aimed at the female audience, the program receives support from BRBCARD, which donates part of the administrative fee generated by the distribution of the Women's Card. Women enrolled participate in training courses in the areas of beauty and health, including Social Makeup, Waxing Techniques, Eyebrow Design, Manicure/Pedicure, Modeling Massage, Relaxing Massage, Lymphatic Drainage, Nail Extension, and Eyelash Extension. In addition to professional training courses, the project offers activities such as lectures on service pricing, female empowerment, and combating domestic violence. The initiative aims to promote entrepreneurship and economic autonomy for women.



NAU FEST

Instituto BRB teamed up with Junior Achievement to promote the NAU FEST, an event aimed at offering content on entrepreneurship, technology, the world of work, and diversity to young people from public schools. The event took place at SESI Lab with training workshops and transformative content, aiming to inspire young people with educational experiences so they can face their future with enthusiasm and determination, through disruptive and motivational content that enhances their entry into the world of work.



First Job Project

In partnership with BRB Serviços, the **First Job Project** aims to **qualify and provide access to the job market for youth aged 18 to 25** who are seeking their first professional experience. Three Social Organizations - Programando o Futuro, Casa Azul, and Mãos Solidárias - have been selected to offer online training courses. These courses cover topics such as basic computer skills, non-violent communication, Portuguese, and emotional intelligence.



First Job Project

Instituto BRB PROJECTS

Projects coordinated by Instituto BRB

Trilhando o Futuro Project

Trilhando o Futuro Project is a partnership with the **NGO Casa de Ismael**. Its objective is to **offer free technical training for youth in vulnerable situations**. The initiative aims to broaden their future prospects and facilitate their entry into the job market. In 2023, courses such as **Basic Computing, Automotive Assistance and Maintenance, Automotive Electrician, Pizza Maker, and Crepe Maker** were made available. This joint action seeks to improve the lives of these young people by offering opportunities for professional learning and positively impacting society.

62

youth got certificates

Casa Eva Project

Instituto BRB and **Instituto Eva** have joined forces to provide **training for women**. Casa Eva Project, in its first cycle, will offer courses in **Elderly Caregiving** and **Creative Sewing**. Activities will be developed in Recanto da Emas and Riacho Fundo. The main objective is to **transform life trajectories** of women through training, psychosocial strengthening, and legal support. This project aims especially at women experiencing violence or vulnerability.

100

Trained women



Projeto Trilhando o FUTURO

Curso de

AUXILIAR MECÂNICO E MANUTENÇÃO EM AUTOMÓVEIS



BRB INSTITUTE PROJECTS

Projects coordinated by Instituto BRB

Citizen Identity Project

Citizen Identity project is a partnership with Instituto Bancorbrás. Its main objective is to support the retention of students from socially vulnerable backgrounds in federal state universities. To achieve this goal, the project offers student incentive scholarships. In total, 20 students from the University of Brasília (UnB) and 15 students from the Federal University of Minas Gerais (UFMG) are selected. These scholarship recipients participate in intervention projects, guided by university faculty. This experience allows them to apply academic knowledge in underprivileged communities, contributing to social transformation.

35 Students Benefited in 2023

Sail for All Project

Partnership with the Brazilian Federation of Adapted Sailing to support the "Sail for All" Project. The project aims at social inclusion and the development of people with disabilities of all ages and their families. "Sail for All" also seeks to discover and develop new sailors and talents, preparing them to represent the country in local and international competitions.

+ 300 Participants



INSTITUTO BRB PROJECTS

Projects coordinated by Instituto BRB

Call for Cultural Proposals

We launched the Call for Cultural Proposals with the aim of selecting projects from Social Organizations that work on social inclusion through cultural activities within the Federal District and the RIDE area. The public call, through the call for proposals, aims to support Social Organizations that work with cultural activities such as dance, music, and theater, and that develop projects that enable children, youth, and adults in vulnerable situations to have contact with these activities, offering the possibility of developing expression, belonging, and empowerment.

+500 People Directly Impacted

Call for Environmental Proposals

Instituto BRB, understanding its environmental role, has launched a public call for proposals through a tender to select and support two Cooperative Centers focused directly on the collection and processing of recyclable materials within the Federal District. The call aims to highlight the environmental impacts of the recycling process, seeking to improve the recycling rate in the Federal District, and strengthen waste pickers' cooperatives in the region through Recycling Cooperative Centers, which are organized structures aimed at centralizing and coordinating the activities of waste pickers' cooperatives.

+ 4 k Benefited

Financial Education for All

Instituto and Previdência BRB have joined forces to make the E-Educa platform available, which is a solution for Financial and Pension Education. The idea is to spread awareness in money management through a comprehensive financial education course, including videos, games, personality tests, and essential tips to achieve financial sustainability throughout life.



UnB's Christmas Choir

Instituto BRB supports, for the second time, the Christmas Choir. In addition to singing in the administrative regions and public facilities of Brasília, the choir's activities include collecting donations for distribution to social institutions, such as shelters for the elderly, daycares, and support institutions for people in situation of social vulnerability.



10 k People Reached

INSTITUTO BRB PROJECTS

Projects Coordinated by Instituto BRB

Map of Autism in Brazil - MAB

Instituto BRB has established a partnership with the Instituto Steinkopf, a non-profit association focused on research, clinical treatment, and skill development for people with Autism Spectrum Disorder (ASD). This collaboration aims to support non-governmental data collection research on autism in Brazil. Through this data, the goal is to improve clinical care, reduce inequalities, create more engaged and sustainable communities, and promote more accessible and inclusive education. The Autism Map in Brazil project is also aligned with the Sustainable Development Goals (SDGs) of the United Nations (UN) and will be analyzed by the research group of the Autism and Neurodiversity Center at the University of Brasília (UnB).

30 k

Impacted
lives



Visit the
Program's
Website



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Letrar Cidadania Project

Instituto BRB, in partnership with **IESB Ceilândia**, is supporting the "**Letrar Cidadania**" project. This project aims to promote linguistic and mathematical education for **adults and seniors**. Classes cover **literacy and basic math operations**. The proposal is aimed at both people who have never been literate and adults facing learning difficulties. The focus is to facilitate **access to citizenship and the world of work**. Instituto BRB supports the project by providing school supplies for participating students, as well as inputs that contribute to **enriching the classes**.

25

People got
Certificates
in 2023

Goal Project

Instituto BRB has launched the **Living the City Program** with the aim of serving the low-income population in Brasília. The program aims to **promote access to civic, tourist, cultural, and sports spaces in the city**. It includes specific projects covering theaters, cultural spaces, sports stadiums, music and artistic events, cinemas, shows, and tourist attractions.

The first project of this program is **Gol**, which seeks to provide children and adolescents with the opportunity to visit the **Arena BRB - Mané Garrincha Stadium** and experience the magic of the sacred temple of sports. In the first visit, 200 children between 7 and 14 years old, from the Pró-Vida NGO's soccer school, had the chance to explore all the exclusive areas of the stadium, including **access to the press area, presidential tribune, press conference auditorium, locker room, mixed zone, and the field**.

200

Participating
Children
in 2023

INSTITUTO BRB CORPORATE VOLUNTEERING

The Corporate Volunteering Program aims to mobilize employees and collaborators of the Banco de Brasília to conduct social actions focused on community well-being, such as campaigns for school supplies, clothing, Children's Day, and combating childhood cancer. Through volunteering, Instituto BRB reinforces its mission to make the future a fairer place for everyone.

School Supplies Campaign

5.2 k school supplies items collected, making **600 kits**

Christmas Campaign

Adopt a smile
+ 300 kits delivered

Warm Clothing Campaign

> 1.2 tons of donations collected

Tampinhas do bem Campaign

+ 1.2 tons of recyclable items
+ 5 k benefited people

Childre'n's Day Campaign

+ 4.1 tons of food collected

Support for Fighting Childhood and Adolescent Cancer

Participation as Host Volunteer in the **2023 Mc Happy Day** Campaign

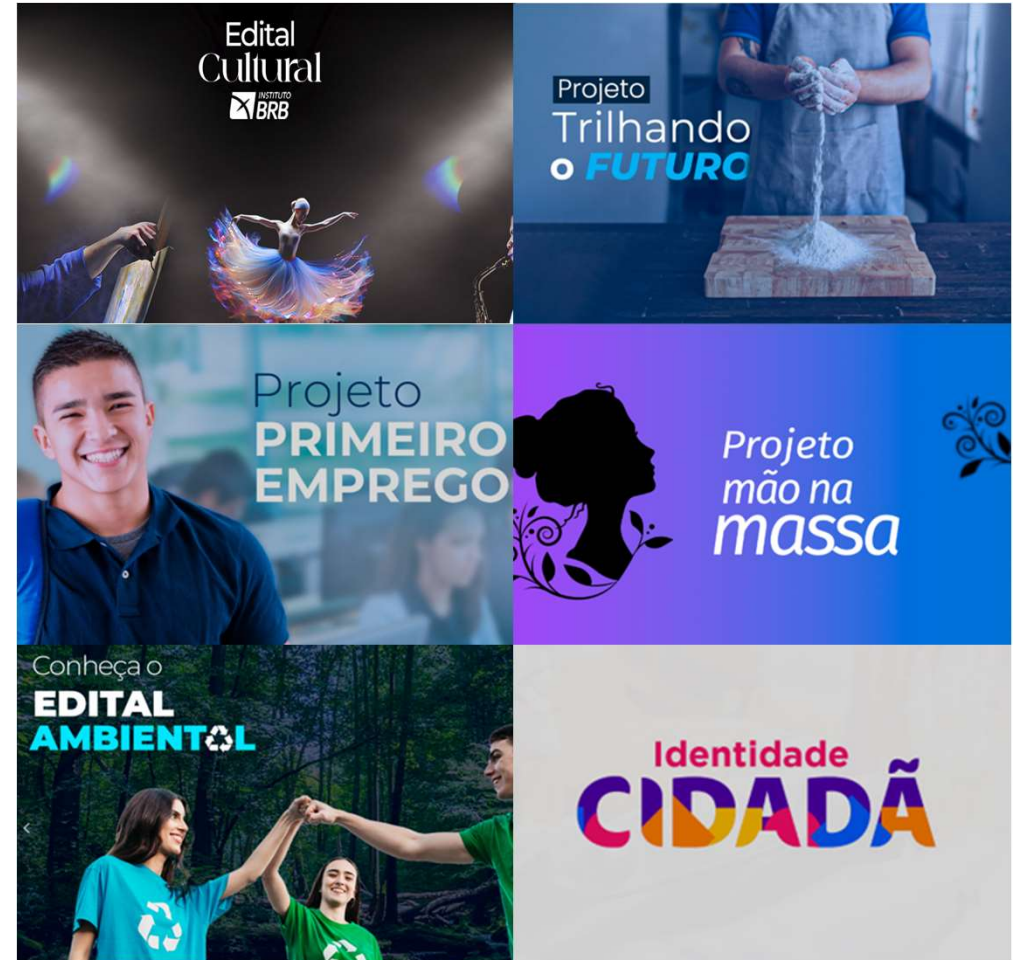


Public Policies

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For more information about the actions carried out by Instituto BRB visit the website: <https://institutobrb.org.br/>



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DEVELOPED ACTIVITIES

Since our inception, we have played a key role in promoting economic and social well-being, aligned with sustainability and responsibility principles.

As the financial agent of the Federal District, we act as a Federal District Government partner in public policies and as a protagonist in economic development and social transformation, promoting improvement in the quality of life of thousands of people.

We are a reference in segments such as Retail for Individuals, Public Sector and Government, Digital Business Models and Means, Wholesale, Legal Entity Retail, Rural Segment, and Mortgage.

The activities developed encompass a wide range of financial services, including current accounts, credit and debit cards, personal and business loans, mortgage, fixed and variable income investments, consortiums, insurance, exchange, and private pensions.

The BRB Commercial Portfolio focuses on consumer operations, while the Development Portfolio finances the growth of the Federal District, the surrounding region, and partner states, offering credit lines for entrepreneurial initiatives with socio-environmental responsibility and economic development.

Aligned with the strategy of expanding and consolidating the service network, we ended the year with 1084 service stations, ensuring a presence in the Federal District and in the states of Alagoas, Bahia, Goiás, Mato Grosso, Mato Grosso do Sul, Minas Gerais, Paraíba, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, São Paulo, and Tocantins, in addition to more than 24 thousand ATMs spread throughout Brazil.

In 2023, we established a partnership with the municipality of João Pessoa and signed an agreement with the state of Tocantins. Only with the agreement with Tocantins, 34 thousand new contracts were celebrated, and about 13 thousand accounts were opened, generating a production of R\$ 268 million.

Looking to the future and translating strategies into action in the digital world, we launched, in July, the BRB Super App, with the purpose of transforming the digital experience of customers, reflecting the Bank's expansion strategy, focused on expanding customers and strengthening the relationship with each of them, through the delivery of a complete product portfolio and a differentiated experience.

The Nação BRB FLA, a strategic partnership established with Clube de Regatas do Flamengo, the bank of the rubro-negro fan, reached the mark of 3.6 million customers, present in 93% of Brazilian municipalities and 39 countries. The platform offers a complete digital banking experience for classes A, B, C, D, and E, thereby providing banking services to many Brazilians.

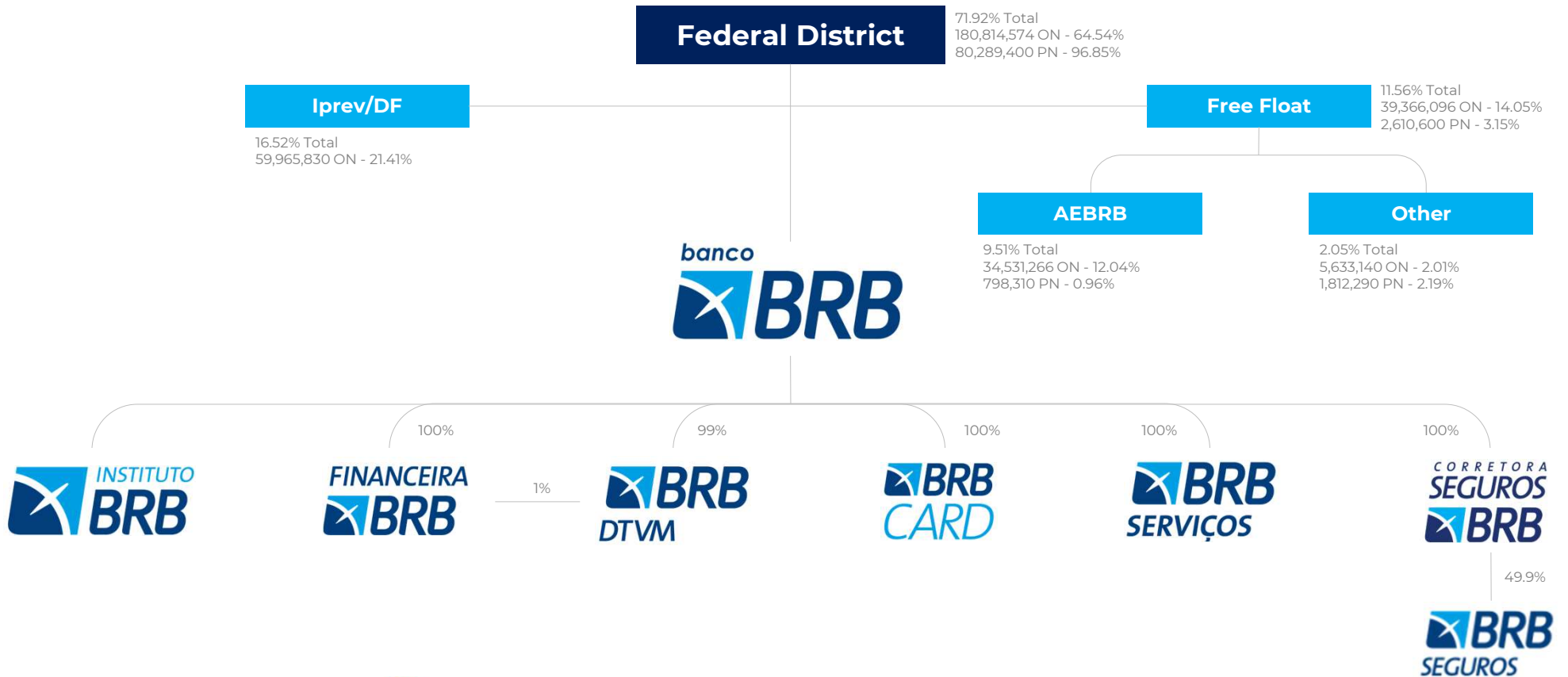
Detailed information about the activities carried out can be accessed in Section 1 of the Reference Form, available on the BRB Investor Relations website. (<https://ri.brb.com.br/en>).





SHAREHOLDING COMPOSITION

The BRB's Share Capital is divided into shares, and its Group is formed by subsidiary companies, as follows:



Access the Investor Relations website for more information at: <https://ri.brb.com.br/en>



STRATEGIC PLANNING

As the primary supporter of the economic and social policies of the Federal District Government, we continue to operate to consolidate ourselves as a solid and prominent public bank on the national scene, providing customers with unique, comprehensive, and innovative experiences. In recent years, the Bank has been advancing its expansion projects through the reorganization of its businesses, maintaining the commitment to be a GDF strategic partner, increasingly playing a leading role in economic, social, and human development.

Our strategic positioning is essential for us to achieve our goals, generate consistent results, and effectively fulfill our social function. As a financial institution committed to economic, social, and environmental development, BRB recognizes the importance of a strategic approach to guide its activities and decisions.

The actions taken have allowed us to consolidate ourselves as the Federal District main development agent. Support for the Federal District economic and social policies has intensified and shows that the region's growth is achieved not only through investment but also through relationship-building and a prominent modernization process. All actions taken, both internally and externally, reflect our commitment to the development of the Federal District and the regions where we operate, focusing on respecting people and recognizing the fundamental role of a public bank, which is to contribute to improving the living conditions of the population.



Visit <https://novo.brb.com.br/> for more information.



Mission

To operate as a robust, agile, modern, efficient and profitable public bank, protagonist of economic, social and human development.



View

To be our clients' favorite bank, recognized for its innovative and full experience, outstanding results and positive impact on people's lives and companies' development.



Purpose

Transform people's lives and promote social and human development, contributing to a fairer, more equal, and more sustainable society.



Values

Integrity

Ethics and transparency drive all of our actions.

Efficiency

We optimize available resources efficiently and sustainably to maximize the value generated for customers, society, and shareholders.

Respect

We respect society, our customers, and our people. We promote environments of diversity, equity, and inclusion.

Innovation

We innovate to provide superior and comprehensive experiences to our customers.

Attitude

We think and act like owners, recognizing the merit of our teams and working to exceed our customers' expectations.

Sustainability

We promote the principles of sustainability and social, environmental, and climate responsibility, and implement the highest levels of governance.





CORPORATE GOVERNANCE

The Corporate Governance structure adopted at BRB is responsible for directing and aligning the bank's strategic objectives with the interests of stakeholders. Our Governance mechanisms prioritize the balance of rights among shareholders, accountability to investors and society, ethics in dealing with various public and private entities, and business sustainability.

Decisions within BRB are made collegially, and decision-making power is exercised through the hierarchical flow established in its Articles of Incorporation, in the Authority Regimes, as well as in the Internal Regulations of governance bodies, while also observing external entities involved in overseeing the Bank.

OUR PRINCIPLES

Integrity

Promotion of an ethical culture, maintaining coherence between speech and action.

Transparency

Provision of truthful, timely, coherent, clear, and relevant information, whether positive or negative, fostering an atmosphere of trust among stakeholders.

Equity

Fair and equal treatment of all shareholders and other stakeholders.

Accountability

Performance of duties with diligence, independence, with a view to long-term value generation, assuming responsibility and consequences for one's actions.

Sustainability

Practices of balance in economic, social, and environmental aspects, strengthening its leadership and responsibilities towards society.

We regularly and clearly disclose financial information and other relevant references to the market on the Investor Relations - IR website. This includes the publication of audited financial reports, balance sheets, financial statements, among others, such as our directors official calendars.

As a way to enhance BRB's Governance, we also conduct an Evaluation of Administrators. The process allows for the individual and collective assessment of the Board and their members, enabling the identification of gaps and opportunities for improvement.

We reaffirm our commitment to acting in line with the best market practices, ensuring fair treatment and accountability of governance agents, reducing risks, and maximizing the Bank's value by adhering to the principles of integrity, transparency, equity, accountability, and sustainability.

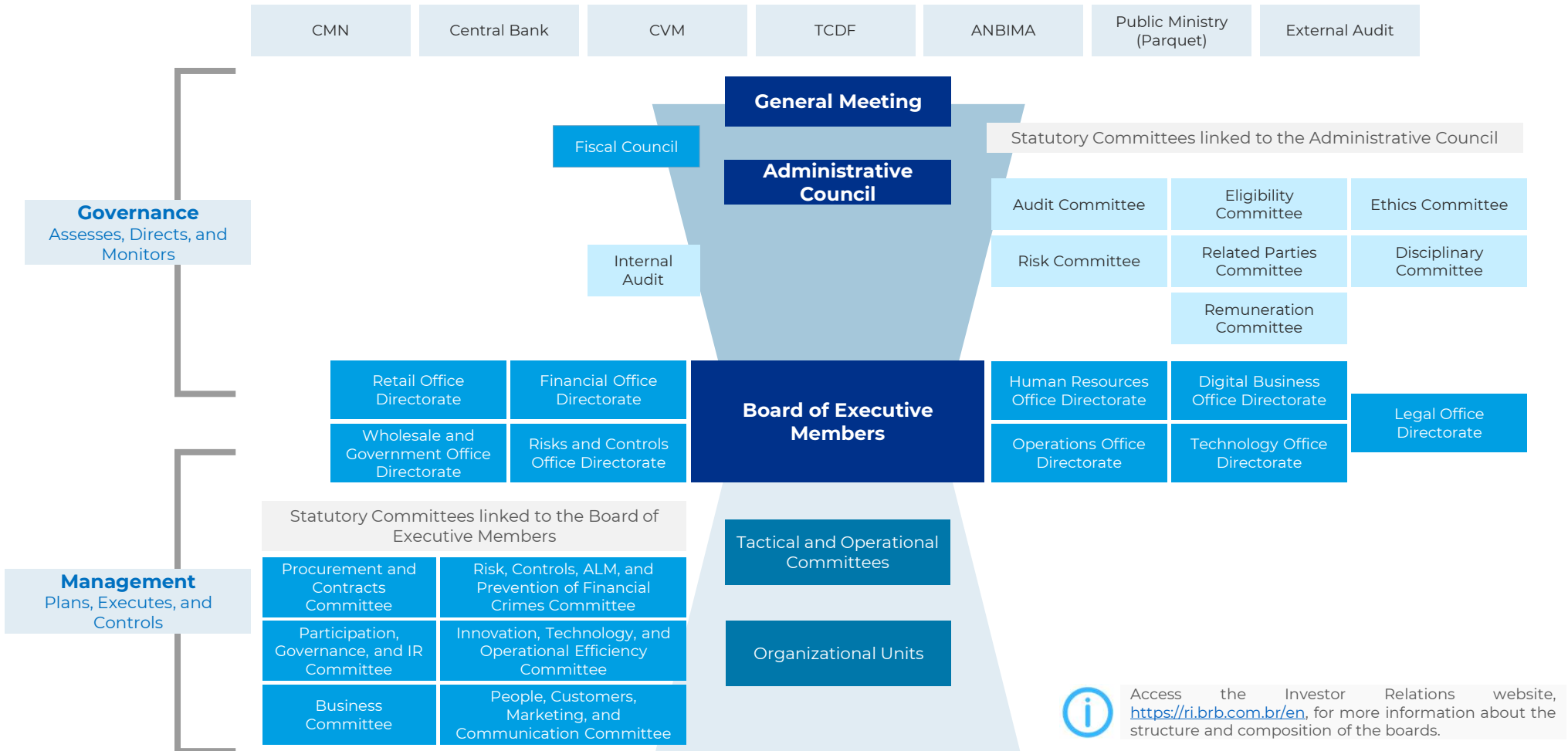
Our Organizational Model encompasses a robust governance structure that not only complies with legal requirements but also observes the best practices recommended by the Brazilian Institute of Corporate Governance - IBGC.

BRB GOVERNANCE MODEL





ORGANIZATIONAL AND GOVERNANCE STRUCTURE





CORPORATE GOVERNANCE INSTRUMENTS

Committed to the development and implementation of mechanisms, tools, and procedures that promote the improvement of Corporate Governance, we have adopted the following instruments

REGULATIONS

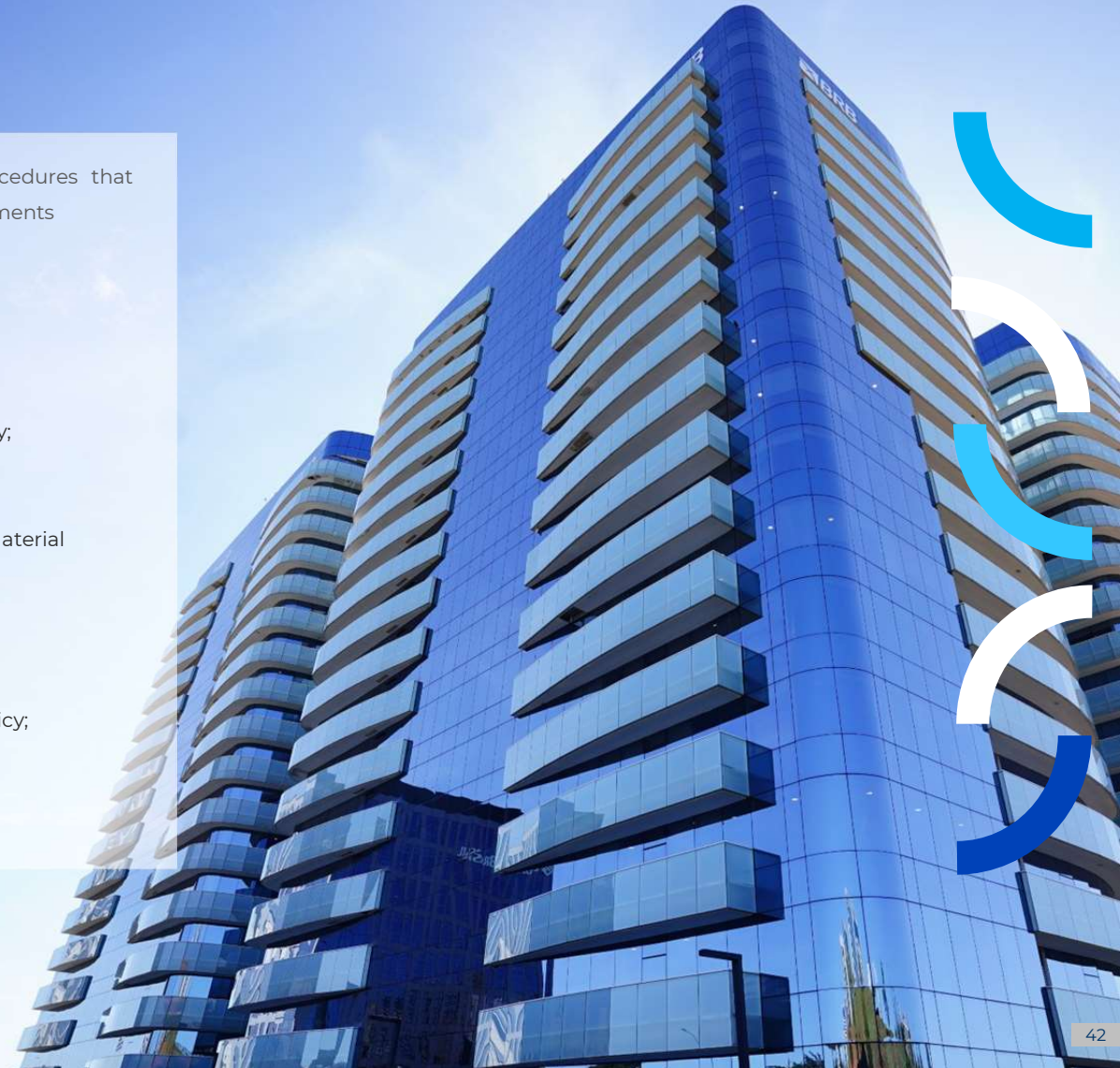
- Articles of Incorporation
- Internal Regiments:
 - Board of Executive Members
 - Administrative Council
 - Fiscal Council
 - Statutory Committees linked to the Administrative Council
- Code of Conduct
- Code of Ethics

POLICIES

- Dividend Distribution Policy;
- Corporate Governance Policy;
- Executive Compensation Policy;
- Integrated Risk and Capital Management Policy;
- Disclosure Policy of Acts and Material Facts;
- Nomination Policy;
- Succession Policy;
- AML/CFT Policy;
- Related Party Transactions Policy;
- Diversity and Inclusion Policy.



For more information about BRB's Corporate Governance Instruments, please visit the website <https://ri.brb.com.br/en/rules-and-policies>.



GOVERNANCE AND MANAGEMENT PRACTICES

Organization and Management

- Corporate Acts and Corporate Books
- Document: Archiving, access, classification of confidential information
- Information on board members
- General Secretariat for Governance
- Monitoring and Control
 - Governance Portal
 - Management contract
- Documentation and standardization of procedures
- Digital transformation of governance

Compliance and Integrity

- Compliance
- Risk Assessment and Management
- Policies and Procedures
- Monitoring and Auditing
- Communication, Awareness and Training
- Transparency
- Integrity assessment of suppliers, and business partners



Statutory and Executive Bodies

- Continuous training
- Performance evaluation of the Boards and their members
- Governance agenda - compliance with mandatory act thematic calendar and systematic board meetings
- Decision flow and integration of guidelines
- Articulation and integration:
 - Integration between boards and with management areas
 - Integration of agendas, recommendations and follow-ups from boards
 - conformity and quality of the subjects covered (competencies and powers, confidentiality, conflict of interest, relevance, legal advice)
- Strategic Planning
- Appointment and Succession Policy
- Corporate Governance Policy

Stakeholders

- Investor Relations
- Transparency of corporate information
- Communication channels
- Accountability

ESG

- ESG Agenda - decision-making and reference for the Strategy
- Identifying risks and opportunities
- Sustainability Policy for Social, Environmental, and Climate Responsibility



ENVIRONMENTAL, SOCIAL, GOVERNANCE - ESG

BRB has demonstrated an increasingly solid commitment to environmental, social, and governance (ESG) issues. Recognizing the growing importance of these issues on the global and local agenda, BRB has implemented a series of initiatives that reflect its commitment to promoting sustainable and responsible development in its area of operation.

Reinforcing the idea that ESG is a process of managing risks and opportunities whose scope of analysis and observance cannot be restricted to the boundaries of the organization, but must permeate its entire value chain, we have structured a process to raise awareness and engage our suppliers on the subject. In 2023, supported by the Instituto Ethos, we held an event that disseminated knowledge and good practices related to integrity and ESG to more than 60 suppliers.

Also along these lines, the ESG criteria have been incorporated more clearly into the Supplier Code of Conduct, a document that every supplier must sign in order to commit to observing the conduct established by the Bank.

Ratifying our commitment to the environment, we started the More Green, Less Paper Campaign, the aim of which is to make paper obsolete in the Bank's activities. This has involved reviewing internal and business processes, taking into account legal requirements and maintaining excellence in relations with our customers.

We also started a campaign to reduce plastic consumption, in order to reduce the consumption of disposable items in our institution, and an energy management pilot project, covering 10 units, so that we can have more accurate data to help in the process of reducing energy consumption.

We have entered into a partnership with the Instituto Nós Por Elas, ratifying another of our commitments to overcoming the challenges faced by society. Through the partnership, the institute will help the Bank implement practices that contribute to combating violence against women.



UN GLOBAL PACT

We have formalized our commitment to continue aligning our operations and strategy with the 10 universal principles in the areas of human rights, work, the environment and anti-corruption, by joining the United Nations Global Pact.

We are now part of the largest corporate sustainability initiative on the planet, made up of a group of more than sixteen thousand corporations based around the world.

UNIVERSAL PRINCIPLES

HUMAN RIGHTS		WORK				ENVIRONMENT			ANTI-CORRUPTION
1. RESPECT and support human rights recognized Internationally in your area of influence	2. ENSURE the company's non-participation in human rights violations	3. SUPPORT freedom of association and recognize the right to collective bargaining	4. ELIMINATE all forms of forced or compulsory labor	5. ABOLISH all forms of child labor	6. STIMULATE practices that eliminate any kind of discrimination in employment	7. ASSUME practices that adopt a preventive, responsible and proactive approach to environmental challenges	8. DEVELOP initiatives and practices to promote and disseminate social and environmental responsibility	9. ENCOURAGE the development and dissemination of environmentally responsible technologies	10. COMBAT corruption in all its forms, including extortion and bribery

SUSTAINABLE DEVELOPMENT GOALS - SDGS

For more information, click on the SDGs.



RISK MANAGEMENT

As for the improvements implemented in risk and capital management in 2023, the following actions should be mentioned:

- 1 Updating the BRB Group's Risk Appetite Statement - RAS**, in line with the Institution's strategic objectives, to reflect the principles defined in the management axes established in the Strategic Planning, including proposed limits and reference values.
- 2 Revision of the Integrated Risk and Capital Management Policy - IRM**, which was adopted as a comprehensive framework with emphasis on the principles, guidelines, responsibilities, risk and capital management structure, and drafting of the IRM policies, market risk and IRRBB, liquidity, credit and operational risk policies that address specific issues and additional details for each risk.
- 3 Development and improvement of studies, reports and methodologies** to monitor, more effectively and prospectively, the main indicators of Interest Rate Risk of Banking Book - IRRBB (current or prospective risk of the impact of adverse movements in interest rates on the capital and results of the financial institution, for instruments classified in the banking book), liquidity risk, credit risk and capital management.
- 4 Maintaining the stability of the Institution's solvency indicators** at adequate levels, with a forward-looking approach to measuring capital indicators, with a view to managing capital and liquidity, thus guaranteeing business continuity and generating sustainable financial results.

INTEGRITY PROGRAM

BRB's Integrity System consists of a set of actions and measures consolidated and implemented with the aim of promoting trust, legality, transparency and effectiveness in corporate management. Its aim is to improve and strengthen the actions and mechanisms aimed at combating corruption and mitigating the occurrence of deviations that could compromise the ethical values, integrity and sustainability of this institution.

Among the initiatives adopted by BRB in 2023, we highlight the training, dissemination and acculturation campaigns, the monitoring of the effectiveness of the implementation of the System through indicators. With a view to continuous improvement, there was a review of the regulatory basis, the methodology adopted for managing integrity risks, as well as the internal and external Integrity Portal, with important advances in terms of transparency.

In order to disseminate the culture of integrity among suppliers and correspondents in the country who work with BRB, the Integrity Program booklet was developed, which became part of the Internal Certification of Integrity and PLD/FT, aimed at Correspondents in the country.

In recognition of the evolution of the System, made possible by the implementation of the initiatives set out in the Integrity System, the CGDF awarded the High Level Award 2023, in the Gold category, the highest classification for excellence in internal control. The CGDF was also awarded the Transparency Index Award 2023 for its outstanding record in combating corruption, adopting transparency as an essential instrument in eradicating this challenge.





RISK FACTORS

Within the scope of non-financial risks, BRB's risk management structure has an organizational unit to deal with the planning and control of operational, reputational, social, environmental, climate and cyber risks, fraud prevention and business continuity management.

The member areas carry out everything from risk identification to mitigation, guiding and overseeing the effectiveness of the actions taken by the first line of defense, with the aim of keeping residual risk to a minimum and ensuring the full operation of processes considered critical to the Bank, even in incident and/or crisis situations.

The main strategies used in 2023 to manage non-financial risks include:

Operational Risk

- Publication of the first version of the Operational Risk Management Policy, containing the structure, roles, responsibilities and guidelines;
- Risk mapping of all processes linked to the Risks and Controls Office Directorate;
- Implementation of the Risk Analytics Base, using Big Data & Analytics, integrating various risk sources and providing important inputs for operational risk management;
- Review of the process for managing operational risk arising from outsourced services considered relevant, in line with best practices and considering the structure of the organization;
- Updating the operational risk management framework, adopting the guidelines contained in ISO 31000 in line with the strategy of the 3 lines of The IIA;
- Review of loss categories, in accordance with Circular 3,979/2020;
- Implementation of the new Operating Losses Base, unifying the accounting system and recording losses;
- Risk analysis in the creation and remodeling of products, services and new hires;

- Regular reporting to the relevant bodies.

Social, Environmental and Climate Risk

- Implementation of Social, Environmental and Climate Risk Management - SECRM, in compliance with CMN Resolutions 4,943/2021 and 4,945/2021;
- Creation of a strategic indicator to assess the institution's exposure to social, environmental and climate risks;
- Creation of restrictive departmental warnings for customers on exclusion lists;
- Release of the 1st version of the Social, Environmental, and Climate Risk Management Report;
- Evaluation of social, environmental and climate aspects in the process of launching and remodeling products and services and relevant proposals;
- Recording of operating losses with specific marking for social, environmental, and climate risk;
- Analytical reporting of suppliers' RSAC exposure in credit operations and assets subject to market and liquidity risk.

Reputational risk

- Analysis of the impact on reputation of the creation and redesign of products, services, and new hires.

Fraud prevention.

- Implemented a predictive model for scams, allowing for more effective detection and response, and a security layer for generating a score for transactions on electronic channels, which made it possible to reduce fraud losses.





RISK FACTORS

Information Security and Cyber Risk

- **Acculturation in cyber security:** carrying out activities to raise awareness of cyber security, social engineering and cyber hygiene;
- **Security tools:** Hiring up-to-date tools for computer event correlation and endpoint security solutions. These tools continuously monitor end-user devices to detect and respond to cyber threats;
- **Security monitoring:** creation of a dedicated team to monitor security events 24x7;
- **Security intelligence:** use of Open Source Intelligence (OSINT) to monitor the use of BRB brand;
- **Infrastructure upgrade:** upgrading infrastructure assets to ensure more secure data communication;
- **New technologies and connectivity:** Implementation of new technologies and connectivity resources to increase the security of communication with remote employees and partner companies;
- **Document management:** implementation of document management controls to guarantee information security;
- **Data privacy:** actions aimed at ensuring internal compliance and compliance of BRB's digital channels with the General Law on the Protection of Personal Data (LGPD);
- **Business Continuity Management:** carrying out a comprehensive review of all contingency plans and processes, as well as carrying out disaster recovery tests in order to mitigate risks of unavailability and improve the business continuity process;
- **Risk Management:** improving the management of cyber and IT risks, segregating assessments focused on IT assets from assessments focused on the bank's information and processes. Institution of third-party risk assessment for a comprehensive approach to risk management;

- **Audit and Compliance:** conducting regular security audits to ensure compliance with information security rules and regulations;
- **Strategic Partnerships:** collaboration with other organizations, both in the public and private sectors, to share information on cyber threats and information security best practices.



ECONOMIC AND FINANCIAL DATA

In the year to date, BRB recorded recurring net profit of R\$ 200 million, up 24.4% on the previous year.

In the composition of the result, the year-over-year increase in profit from loan operations (+38.9%) stands out, a movement that accompanies the growth of the portfolio (+17.7%) and the repricing of the base. This was reinforced by the optimization of the portfolio and the growth in the origination of higher margin operations.

BRB's revenue from services rendered amounted to R\$ 288 million, an increase of 4.9% year-over-year. In this result, card revenues stood out, showing a greater volume transacted by this means, and current accounts.

The diversification of BRB's product portfolio and the profile of its customer base has increased the bank's total assets, which reached R\$ 49.2 billion at the end of 2023, a 23% increase year-over-year.

These figures are the result of BRB's growth strategy, which is based on expanding its customer base and strengthening its complete, robust and modern ecosystem of financial products and services.

These figures are the result of BRB's growth strategy, based on expanding its customer base and strengthening its complete, robust and modern ecosystem of financial products and services, thus providing profitability and longevity in its operations, as well as enabling it to remain in line with its mission as a public bank that plays a leading role in economic and social development in regions where it operates.



R\$ **200** M
Recurring Net Profit



R\$ **288** M
Comission and Service Revenues



R\$ **2.7** B
Financial Margin



R\$ **49.2** B
Total assets



More detailed information on financial performance is available in the Results Center on BRB's Investor Relations website at <https://ri.brb.com.br/en/results-center>.



DESCRIPTION OF ADMINISTRATION'S COMPOSITION AND REMUNERATION

Every year, the General Shareholders' Meeting approves the Global Amount of Remuneration for the Directors, in accordance with art. 152 of Law no. 6,404/1976 and the rules governing the National Financial System, defining the ceiling for spending on fixed and variable remuneration and benefits, as applicable, for members of BRB's Administrative Council and Board of Executive Members.

The bank's Board members are entitled to a fixed monthly remuneration, compatible with the complexity and responsibility of the position, approved by the Administrative Council, on the proposal of the Remuneration Committee, subject to the overall amount defined by the Shareholders' Meeting. The fixed remuneration is reviewed annually.

The remuneration of the members of the Board of Executive Members also includes variable

remuneration, based on compliance with the targets and rules laid down in regulations proposed by the Remuneration Committee, currently through management and results contracts, and approved by the Administrative Council. The definition of the executives' performance targets derives from the Strategic Plan and the Budget, both approved by the Administrative Council.

Finally, the members of the Board of Executive Members have the possibility of joining the private pension and health plan benefits, and the members of the Administrative Council have the possibility of joining the private pension benefit.

So here's the information:

Organ	Total members by position**	Fixed Remuneration	Variable Remuneration***	Additional*
Presidency	1	R\$ 762,672.82	R\$ 377,350.46	R\$ 41,947.08
Administrative Council	9	R\$ 4,128,944.00	R\$ 1,466,235.92	R\$ 499,063.25
Board of Executive Members	9	R\$ 947,933.28	Null	Null
Supervisory Board	5	R\$ 665,810.28	Null	Null
Audit Committee	3	R\$ 1,330,979.10	Null	Null
Compensation Committee	3	R\$ 245,522.05	Null	Null
Risks Committee	3	R\$ 109,120.92	Null	Null
TOTAL	33	R\$ 8,190,982.45	R\$ 1,843,586.38	R\$ 541,010.33

*Health and private pension plans

**Annual average of members

***Participation in Profits and Results



[Public Policies](#)

[Instituto BRB](#)

[Corporate Governance](#)

[Other Information](#)

Other Information





BRB DTVM - Distribuidora de Títulos e Valores Mobiliários S/A

CORPORATE NAME

BRB DTVM - Distribuidora de Títulos e Valores Mobiliários S/A

CNPJ33.850.686/0001-69
NIRE 5330000603-2**HEADQUARTERS**

SAUN Quadra 05, Lote C, Brasília-DF

TYPE OF STATE-OWNED COMPANY

Wholly-owned subsidiary of BRB - Banco de Brasília S.A

CONTROLLING SHAREHOLDER

BRB - Banco de Brasília S.A

CORPORATE TYPE

Joint Stock Company

TYPE OF CAPITAL

Closed

SCOPE OF ACTION

National / International

SECTOR OF ACTIVITY

Capital and Financial Markets

PUBLIC INTEREST

BRB DTVM - Distribuidora de Títulos e Valores Mobiliários S/A is a privately-held corporation, a wholly-owned subsidiary of BRB - Banco de Brasília S.A., created in accordance with the authorization contained in Law 6,385/76 and CMN Resolution 1,120/86, governed by the Corporations Law (Law 6,404/76), its Articles of Incorporation, and other applicable legal provisions.

It is a member of the Brazilian Association of Financial and Capital Market Entities and adheres to the Anbima Code of Regulation and Best Practices for Investment Funds. The company adheres to the Foreign Account Tax Compliance Act, an intergovernmental cooperation agreement signed between Brazil and the United States on September 23, 2014, which aims to improve compliance with international tax precepts.

BRB DTVM's main activities are the management and distribution of investment funds, as well as the intermediation of public and private securities, the structuring of operations and the raising of funds from institutional customers, especially pension funds, insurance companies, and social security systems.

The company seeks to provide a complete environment of products and services, aiming to become the preferred investment agent for BRB's customers, complementing the Conglomerado's relationship journey. This strategy aims to strengthen BRB DTVM's position in the market and consolidate its presence as a reliable partner for customers' investment needs.

DIRECTORATE

Emerson Vasconcelos Rizza

Chief Third-Party Funds Management Officer, responsible for the BRB DTVM Presidency

Cynthia Judite Perciano Borges

Chief Administration, Financial, and Services Officer

Kellen Kris Alves Brito

Chief Control and Risks Officer





BRB DTVM - Distribuidora de Títulos e Valores Mobiliários S/A

BRB INVESTMENTS PLATFORM

In 2023, BRB DTVM reorganized its structure to strengthen the new business model implemented by Distribuidora, which stopped offering some services, such as management and custody, and focused on marketing investment products, especially via the Investment Platform, implementing improvements, making the process of joining the tool simpler for the Bank's customers.

The result for the year consolidates BRB DTVM's operating model in the Conglomerate's investment vertical and the improvement in the customer experience with the Investment Platform, consolidating BRB's vision of a complete bank, offering competitive products and services, capable of generating business that favors the strengthening of the brand and the production of solid results. BRB's vision of a complete bank, offering competitive products and services, capable of generating business that favors the strengthening of the brand and the production of solid and consistent results.

With BRB Investimentos, customers have access to more than 600 investment products, as well as the homebroker, which allows them to operate directly on the stock market, and Tesouro Direto, for investments in government bonds. The portfolio of products available is complete and places BRB's investment platform among the best in the market, with options for both institutional and retail clients. The solutions offered also include the possibility of investing in assets abroad, among others.

We launched the BRB Sustainable Investment Fund on the Investment platform, aimed at customers who wish to invest in funds that have a history of being ESG/IS companies, and the BRB FIA Dividend Fund, aimed at customers who wish to invest in shares that have a history of being good dividend payers. The platform also has the BRB High Grade and BRB IMA-S Fixed Income Funds, which have allocation strategies in low-risk assets, the latter with a portfolio made up a 100% of government bonds.

RESULTS

2022 x 2023

R\$ **3.31** B
Managed Equity

+ 135 k Customers
Platform and Shareholders \wedge 223%

R\$ **1** B
Assets held on the
Platform \wedge 122%

+ 103 k Accounts
Opened \wedge 356%

ADMINISTRATIVE AND GOVERNANCE STRUCTURE

BRB DTVM has made adjustments to its organizational structure and staff in order to adapt to market challenges and improve its operational efficiency, in line with the requirements of best corporate governance practices and the guidelines established by regulatory bodies.

Over the years, the company has dedicated resources to developing its employees, providing high-level training and technical guidance on its business, products and services, as part of its strategy to strengthen and grow. The result of this alignment is reflected in a staff where 93.4% have a specialization postgraduate degree.



BRB DTVM - Distribuidora de Títulos e Valores Mobiliários S/A

CORPORATE GOVERNANCE POLICIES OR PRACTICES

The behaviors expected in the conduct of all BRB DTVM's business and activities are regulated by BRB's policies, adhered to by the Institution.

INTERNAL CONTROL STRUCTURE AND RISK MANAGEMENT

BRB DTVM has an internal risks and control unit in its structure, made up of an area management directly linked to the Risks and Control Office Directorate, which guarantees a degree of independence in its actions.

Efforts were made to improve the internal control model, applying a methodology for defining critical processes, reviewing process mapping, updating relevant internal regulations, among others, in accordance with work plans approved by the company's internal structures.

The internal risks and control area works continuously, observing rules that permeate the execution of compliance activities, operational risk, integrity risk and non-financial risk, ensuring that the entire staff is working to achieve the institution's strategic objectives. In addition, the area is constantly working on employee training, valuing and disseminating the importance of internal controls and compliance, seeking to materialize the knowledge described into the routine of the entire company.

With regard to regulatory and legal aspects, BRB DTVM is subject to the rules that govern its operations, such as Law 13,303/2016 (State-Owned Companies Law), Normative Instructions of the Brazilian Securities and Exchange Commission - CVM, regulations of the Brazilian Association of Financial and Capital Market Entities - Anbima and Resolutions of the Brazilian Central Bank - BCB.

To this end, the Internal Risks and Control Department produces a quarterly Internal Control and Compliance Report, consolidated at the end of the year in the Annual Report, which compiles all the actions taken during the year and complies with the legal requirements on the subject.

The results of the risk management and internal control work are presented to BRB DTVM's senior management for their knowledge and assistance in making strategic decisions and in monitoring the adherence of external and internal activities. In addition, Distribuidora undergoes periodic evaluations by the Internal Audit, Independent Audit, and other external bodies, such as the CVM, ANBIMA, TCDF, Bacen, among others.

DESCRIPTION OF ADMINISTRATION'S COMPOSITION AND REMUNERATION

Organ	Total members per position**	Fixed Remuneration	Variable Remuneration***	Additional*
Presidency	1	R\$ 598,404.84	Null	Null
Administrative Council	4	R\$ 909,213.80	R\$ 397,004.35	R\$ 186,275.54
Board of Executive Members	0	Null	Null	Null
Fiscal Council	3	R\$ 325,250.64	Null	Null
Audit Committee	0	Null	Null	Null
Compensation Committee	0	Null	Null	Null
Risks Committee	0	Null	Null	Null
TOTAL	8	R\$ 1,832,869.28	R\$ 397,004.35	R\$ 186,275.54

*Health and private pension plans **Annual average of members ***Participation in Profits and Results



FINANCEIRA BRB

CORPORATE NAME

BRB - CRÉDITO, FINANCIAMENTO E INVESTIMENTO S.A.

CNPJ33.136.888/0001-43
NIRE 5330000493-5**HEADQUARTERS**

SAUN Quadra 05, Lote C, Brasília-DF

TYPE OF STATE-OWNED COMPANY

Wholly-owned subsidiary of BRB - Banco de Brasília S.A

CONTROLLING SHAREHOLDER

BRB - Banco de Brasília S.A

CORPORATE TYPE

Joint Stock Company

TYPE OF CAPITAL

Closed

SCOPE OF ACTION

National / International

SECTOR OF ACTIVITY

Finance / Banking

DIRECTORATE

Dario Oswaldo Garcia Junior

Chief Financial and Administration Officer,
responsible for the Presidency and the Customer
and Business Executive Directorate

STRATEGIC PLANNING

In 2023, Financeira BRB revised its strategic planning with the aim of making dreams come true through financial solutions. With the vision of becoming a complete financial solutions ecosystem and providing personalized experiences to customers, the commitment was made to diversify the portfolio and sources of revenue, being even more relevant to our customers and adding more value to Shareholders and society.

Efficiency and innovation were highlighted as essential pillars of Financeira BRB. The commitment to reducing expenses and increasing revenues has driven the search for efficiency. The Operational Efficiency Ratio decreased significantly from 61.33% in 2022 to 21.62% in 2023, reflecting a more effective allocation of resources and optimized performance.

Investment in employee development is a priority, as demonstrated by the 4,901 total hours dedicated to training in 2023, approximately 107 hours per employee.

Financeira BRB is determined to earn the distinction of being considered one of the best companies to work for, offering favorable conditions for professional growth and well-being. The combination of these guidelines and programs with BRB allows Financeira BRB to continue attracting and retaining talent, enriching the organizational culture and contributing to the company's sustainable growth.





BRB FINANCE

MAIN ACHIEVEMENTS AND RESULTS

Financeira BRB's operations are focused on retail credit products, with the aim of prospecting new clients for Conglomerado BRB, expanding its portfolio and increasing the BRB brand's reach in the various states and municipalities where it carries out its operations.

PRODUCTS OFFERED TO CUSTOMERS

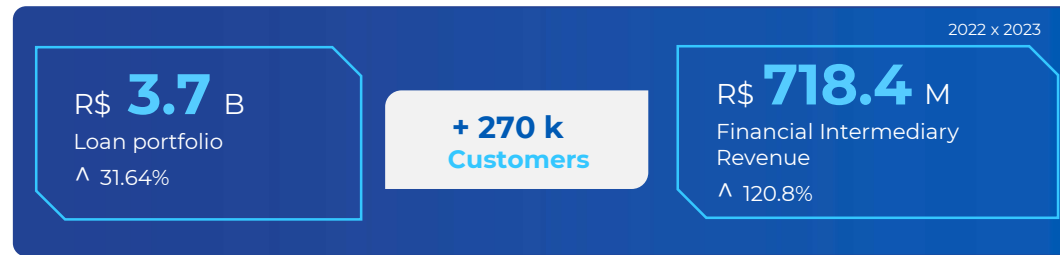
- Public Payroll Deductible Loans
- Vehicle Financing
- Anticipation of FGTS Anniversary Withdrawal
- Home Equity
- Financing photovoltaic panels.

As a strategy, it expanded its credit origination, which grew by 257% compared to the previous year, mainly in the INSS agreement. Allied to a Capital optimization strategy, with operations to assign payroll deductible loan portfolios, the total loan portfolio surpassed the historic mark of R\$ 3.7 billion, 31.64% more than in the previous year, reaching the mark of more than 270,000 customers.

In terms of business diversification, Financeira BRB achieved growth in other lines of credit, lowering the percentage of concentration in the Public Payroll product from 98% to 86.4%. The most notable of these was the FGTS Anniversary Withdrawal Anticipation product, which accounted for 11.1% of the portfolio in 2023.

This plan was developed in a solid and sustainable manner, with default levels remaining low, closing the year at 2.23%, a reduction of 0.31 percentage points compared to 2022. The quality of the portfolio continues to evolve, with 98.6% of operations classified between AA and C, demonstrating Financeira BRB's commitment to effective risk management practices.

As a result of the strategy for the year, Financial Intermediation Revenues reached a total of R\$ 718.4 million, representing growth of 120.8% compared to the previous year, ending the year with a historic net profit.



The results achieved reflect its strategy and commitment to operational excellence. With significant growth in credit origination and financial income, combined with portfolio diversification and improved operational efficiency, Financeira BRB is well positioned to continue its sustainable growth and add value to shareholders and society as a whole.

INTERNAL CONTROL STRUCTURE AND RISK MANAGEMENT

The risk management and internal controls structure is governed by BRB's policies, including the Internal Controls Policy, Compliance Policy, Integrated Risk and Capital Management Policy and the BRB Integrity System. Financeira BRB has submitted itself to the structure of its Controlling Shareholder, in the Three-Line model, with BRB's Internal Audit playing a third-line role.



BRB FINANCE DISSEMINATION STRATEGY AND SOCIAL RESPONSIBILITY

The promotion of Financeira BRB brand and its products goes beyond a simple marketing strategy; it is a commitment to supporting sport and culture, aiming not only to promote the institution, but also to contribute to social welfare.

In the first half of the year, we concentrated our efforts on supporting significant events, such as the Cycling Circuit, the Astrisutra - TST June Party and the Fire's League Cup - CBMDF. In the second half of the year, we supported initiatives such as the Federal District Fire Brigade Symphony Orchestra, the Corrida do Fogo, Capital Moto Week, and another stage of the Cycling Circuit. By sponsoring these events, our goal goes beyond mere presence; we seek to provide unique experiences that positively impact the lives of our customers and potential customers.

These actions not only strengthen Financeira BRB brand, but also open doors to new business opportunities, boosting our expansion and reaching a more diversified audience. We believe that these initiatives are a genuine way of connecting with the community and increasing public engagement, demonstrating our commitment to social responsibility and sustainable development.

CORPORATE GOVERNANCE POLICIES AND PRACTICES

Financeira BRB adheres to BRB's policies, which regulate the behavior expected in the conduct of all the institution's business and activities, ensuring compliance with the best corporate governance practices.

ADMINISTRATIVE AND GOVERNANCE STRUCTURE

The administrative structure of Financeira BRB is established in its Articles of Incorporation and in the Internal Regulations of its governance bodies: the General Shareholders' Meeting, the Fiscal Council and the Board of Executive Members.

As a wholly owned subsidiary of BRB, Financeira BRB is subject to BRB's Administrative Council and reports to the Internal Audit, the Audit, Risk, Compensation and Eligibility Committees, the Ethics Committee, the Internal Affairs Department and the Correction Committee of BRB and its Controller's Related Parties.

DESCRIPTION OF ADMINISTRATION'S COMPOSITION AND REMUNERATION

Organ	Total members per position**	Fixed Remuneration	Variable Remuneration***	Additional*
Presidency	1	R\$ 278,424.48	R\$ 0.00	Null
Administrative Council	2	R\$ 196,976.48	R\$ 0.00	R\$ 32,463.79
Board of Executive Members	0	Null	Null	Null
Fiscal Council	3	R\$ 330,882.48	Null	Null
Audit Committee	0	Null	Null	Null
Compensation Committee	0	Null	Null	Null
Risks Committee	0	Null	Null	Null
TOTAL	6	R\$ 806,283.44	R\$ 0.00	R\$ 32,463.79

*Health and private pension plans **Annual average of members ***Participation in Profits and Results



BRBCARD

CORPORATE NAME

BRB S.A. Card

CNPJ01.984.199/0001-00
NIRE 5330000557.5**HEADQUARTERS**

SAUN Quadra 05, Lote C, Brasília-DF

TYPE OF STATE-OWNED COMPANY

Wholly-owned subsidiary of BRB - Banco de Brasília S.A

CONTROLLING SHAREHOLDER

BRB - Banco de Brasília S.A

CORPORATE TYPE

Joint Stock Company

TYPE OF CAPITAL

Closed

SCOPE OF ACTION

National / International

SECTOR OF ACTIVITY

Payment Methods and Services

DIRECTOR OF OPERATIONS, PEOPLE, ADMINISTRATION AND SECURITY:Alex Rangel Alonso
E-mail: diopp@brbcard.com.br
Contact: (61) 3409-2226**INDEPENDENT AUDITORS**Ernest & Young
Technical Manager:
Gilberto Bizerra de Souza
E-mail: gilberto.souza@br.ey.com
Phone: (11) 2104-0180

Administrative Council

Paulo Henrique Bezerra Rodrigues Costa Chairman

Carlos Alberto Carneiro Moreira Junior Member

Cynthia Judite Perciano Borges Member

Dario Oswaldo Garcia Junior Member

Diogo Ilário de Araújo Oliveira Member

Luana de Andrade Ribeiro Member

José Maria Corrêa Dias Junior Member

BOARD OF EXECUTIVE MEMBERS

Carlos Alberto Carneiro Moreira Junior BRBCARD CEO - President

Alex Rangel Alonso Chief Operations, People, Administration, Financial and Security Officer

Hugo Andreolly Albuquerque Costa Santos Chief Customer and Product Officer

Luis Cassio de Oliveira Chief Marketing and Business Officer

Marcos Paulo Ilídio dos Santos Chief Technology Officer



BRBCARD

PUBLIC INTEREST

Cartão BRB S.A. ("BRBCARD" or "Company") is a private limited company, part of the BRB Group, whose controlling shareholder is BRB - Banco de Brasília S.A. ("Bank" or "Controller"). Founded on July 23, 1997, its purpose is to issue and manage a credit card and payment method products and services portfolio, whether pre-paid or post-paid, owned by the Bank or by third parties, acting as an intermediary between cardholders, affiliated establishments, card brands and the Bank.

BRBCARD offers a wide range of products for all segments of Brazilian society, from credit cards for the more digital customer to credit cards for the very high-income segment, and prepaid cards for general use, multi-benefits and a huge range of products aimed at meeting the growing demand for welfare government programs .

BRBCARD is also present in the Acquiring segment, through sub-acquirer BRBPAY, offering solutions for capturing and processing means of payment, whether through traditional POS machines or more customized solutions, from a simple payment link to a gateway for receiving e-commerce transactions.

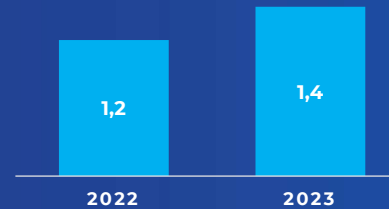
In addition to issuing cards to customers throughout the country, the expansion continues with actions to increase visibility and acceptance through the BRBPAY sub-acquirer, with projects established with the Associação de Comerciantes da Rua Dias Ferreira, a Traders Association located in Rio de Janeiro. There is also projects established in the state of Goiás, through partnerships with restaurants in Goiânia and Pirenópolis, and in the state of Bahia, in Salvador.

RESULTS

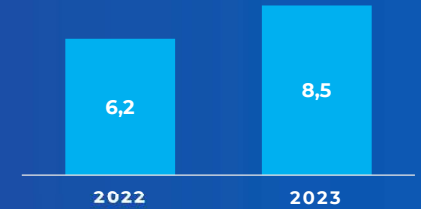
R\$ **98,6** M
Net Profit

R\$ **1.22** B
Equity

BASE ATIVA
QTDE MILHÕES



FATURAMENTO
R\$ BILHÕES



R\$ **347** million
BRBPAY's turnover
^ 285%



+ 2 M
transactions



BRBCARD

ADMINISTRATIVE AND GOVERNANCE STRUCTURE

The Corporate Reorganization of Conglomerado BRB was carried out aiming to bring benefits to Conglomerado BRB and shareholders, aligning the Bank with the best governance and management practices and aiming to simplify the corporate structure by horizontalizing the companies, The Corporate Reorganization of Conglomerado BRB Group was carried out in 4 phases, making BRBCARD a BRB wholly-owned subsidiary.

Also in the context of corporate organization, in February 2023, the sale of BRBCARD's shareholding in Entre Payments was completed. The exit process relied on the audit and consultancy of PricewaterhouseCoopers ("PWC") for the Valuation study and Pinheiro Neto Advogados for legal support in the negotiations and closing of the transaction. The closure of the company resulted in a Capital Gain of R\$ 2.287 million on BRBCARD's balance sheet.

SOCIAL PROGRAMS

BRBCARD's main service focus is the issuing of prepaid and postpaid cards and the accreditation of commercial establishments, with social programs being operated by BRB, [see page 8](#).



DESCRIPTION OF ADMINISTRATION'S COMPOSITION AND REMUNERATION

Organ	Total members per position**	Fixed Remuneration	Variable Remuneration***	Additional*
Presidency	1	R\$ 642,688.75	R\$ 163,267.34	R\$ 66,404.99
Administrative Council	3	R\$ 1,751,101.82	R\$ 304,798.49	R\$ 171,941.34
Board of Executive Members	5	R\$ 511,377.06	Null	Null
Fiscal Council	4	R\$ 330,882.48	Null	Null
TOTAL	13	R\$ 2,702,478.80	R\$ 468,065.83	R\$ 171,941.34

*Health Insurance and Private Pension **Annual average of members ***Participation in Profits and Results





BRBCARD

INTERNAL CONTROL STRUCTURE AND RISK MANAGEMENT

The company has a specific unit in its organizational structure, subordinate to the CEO, with the mission of identifying, measuring, monitoring, controlling, mitigating and continuously managing internal controls and risk, in order to guarantee strict compliance with the applicable legal and regulatory standards, with guaranteed independent action.

The implementation of the internal control and risk management structure demonstrates the company's concern with the soundness, security and efficiency of its processes and business model. Its main focus is the prevention of risks in the contracting of operations and in the provision of services to its customers, as well as the preservation of its assets and compliance with the rules issued by supervisory and control bodies.

Due to its strategic position within Conglomerado BRB and the integrated nature of risk management in conglomerates, as stated in current regulatory standards, BRBCARD manages its risks and capital needs in line with the guidelines and principles issued by its Parent Company.

The internal control and risk management policies and manuals show that the structure is compatible with the nature of the company's activities, the complexity of the products and services offered and are in proportion to the size of risk exposure.

BRBCARD adopts the Lines of Defense model, a set of agents within the institution who have established roles and responsibilities in risk and control management. Control activities are constantly evaluated, taking as a reference the good practices established by the standards of the Committee of Sponsoring Organization of Tradeway Commission - COSO.

Liquidity Risk

By analyzing its daily cash flow and monitoring indicators, BRBCARD identifies, measures, controls, mitigates and continuously manages exposure to liquidity risk.

The investment policy makes it possible to act conservatively in the application of financial resources, so as to always maintain net assets in sufficient amounts to meet its obligations.

Operational Risk

The operational risk management process aims to identify, assess, monitor, control and mitigate operational risks related to BRBCARD's activities and business, in order to protect assets, minimizing losses arising from risk events determined by Bacen Resolution 3,681/2013.

Proper operational risk management is directly related to knowledge of the company's existing processes. To this end, risk management at BRBCARD is based on mapping processes to identify and assess operational risks.





BRB INNOVATION PROGRAM

BRB Innovation Program operates on three pillars: People, Intrapreneurship and Open Innovation. These elements guide the opportunities that the program provides and exploits, thus forming the basis of its strategy, whose purpose is to boost a participatory and innovative culture, encouraging critical and creative thinking.

Strategies to promote a culture of innovation were strengthened, with the aim of boosting employee engagement and motivation. In this context, innovation culture initiatives, aimed at training and working with employees, were reformulated, which led to an increase in the dissemination of knowledge, the promotion of an innovation culture, and the encouragement of teams to adopt agile methodologies in organizing and monitoring projects. This has led to an increase in the dissemination of knowledge, the promotion of a culture of innovation and the encouragement of teams to adopt agile methodologies in the organization and monitoring of projects.

In the Intrapreneurship pillar (corporate entrepreneurship), the Bank intensified its initiatives by holding Jornadas - design thinking workshops, made up of multidisciplinary internal teams, focused on improving customer experience and operational efficiency. We held 25 days, with the participation of more than 590 employees and interviewing more than 20,000 customers.

BRB's Innovation Program also has a coworking space at the Brasília Technology Park - BRBLAB. This space is used to promote internal training initiatives, such as *workshops* and lectures, and for external initiatives by players in the innovation ecosystem throughout the Brasília Technology Park. The events held at BRBLAB brought together more than 5,000 participants, strengthening the local innovation ecosystem and stimulating synergy between the government, entrepreneurs and startups. There were also 84 events and meetings, which brought more than 2,100 people to the space.

The Innovation program stood out by sending the second group of employees to BRB's office in Silicon Valley, California - USA. The mission this time was to drive the new BRB App development, with the aim of improving the experience on the bank's mobile platform. The project was conceived with the goal of offering a range of products and services through the app in an easy and personalized way.

The group assigned to the project underwent a three-month immersion period at BRB's office in California, USA, dedicated to developing the solution. Also in July 2023, a new version of BRB mobile was launched, bringing a more modern and attractive interface for customers. A series of new features were implemented in subsequent months, making the BRB app even more complete. As a result, the app's ratings in the app stores improved significantly, ranking among the highest during 4Q23 when compared to apps from other banks.

These initiatives form a robust set of actions, transforming BRB into one of the leading innovation players in the Federal District and Surroundings, in collaboration with the government. The commitment to innovation continues to drive progress and consolidation as a solid public bank that stands out on the national scene, providing customers with complete, and innovative experiences.





PERSPECTIVES

Attentive to the latest market innovations, BRB continues to build for the future. We are committed to improving our public policies, customer service and government solutions.

For the next few years, we will continue with the aim of transforming people's lives and promoting economic, social, and human development. In this sense, we will continue with the objective of strengthening and expanding our partnerships and business with the GDF, States, and the Judiciary, through unique, innovative and secure government solutions, consolidating our important role of being a reference as a public policy agent.

In line with our Strategic Plan and keeping our focus on the customer, we will continue to seek sustainable economic results, improve service quality, operational efficiency and digital and cultural transformation, improving service channels to offer an *omnichannel* experience and have an adequate service network of physical channels and platforms.

We will continue to expand our ability to compete, through investments and partnerships that accelerate the expansion and quality of our services and products, increasing our operations in the digital world or new business channels, in order to establish an ecosystem that provides

sustainable revenues and strengthens the brand, consolidating a modern, agile, and innovative Bank.

Making dreams come true is also one of our goals. We will continue to revitalize the city's main landmarks, promoting culture, sport, and leisure. We remain committed to making a difference in the lives of the people of the Federal District.

Our ability to forge ahead is what defines this new bank. Let's build the history of the new BRB together!



Burle Marx Garden



Administrative Council's Statement

Banco de Brasília S.A. - BRB's Administrative Council declares that it has approved the Annual Letter of Public Policies and Corporate Governance 2024, base year 2023, in accordance with items I, III and VIII of article 8, of Law No. 13,303, of 06/30/2016.





SEGER - Governance General Secretariat

Danielle Samarina dos S. Lemos

GEGOC - Corporate Governance Management

Flávia C. Ramos Jubé de Castro

Governance Team

José Alberto de C. Ribeiro Junior

Héllen Patrícia de Andrade Malta Costa

Renata Georgea da Silva Simao Bomtempo

Rauni Okubo Brito





Images
BRB Collection
Pexels.com
Unsplash.com