

Integrated
Annual Report

2024

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Message from
the President



Message from the president

GRI 2-22

A historic milestone

In 2024, we achieved another historic milestone: the deployment of FNO resources surpassed 100% of the planned budget. We reached 101.4% of the budget, reaffirming our commitment to efficient management and the strategic distribution of investments.

This achievement is even more significant when we look at the past: for many years, this percentage did not exceed 80% of the budgeted resources. However, in recent years, we have not only overcome this barrier but have surpassed the 100% target, establishing a new standard of excellence. This accomplishment reflects the dedication and strategic vision of our management, driving opportunities and strengthening the region's economic development.

We issued over R\$ 15.6 billion in development credit, generating an impact on project expansion and the strengthening of the regional economy, representing a 19.2% increase compared to the previous year.

We also had strong results in commercial credit, expanding our business by more than 32%, reaching R\$ 2.6 billion, which reinforces our capacity to serve all client segments. These results represent a record investment of R\$ 18.2 billion in the region.

To support the region's productive activities, we invested R\$ 13.5 billion with FNO resources, boosting development and transforming socioeconomic indicators significantly. Each resource deployed reflects our commitment to sustainable growth and the generation of opportunities.

We consolidated our role in the development of small businesses

We reaffirmed our commitment to developing the region and strengthening micro and small enterprises, applying more than R\$ 9 billion in 2024, an additional increase of over 26.9%.

Over R\$ 2.4 billion in credit was allocated solely to individual micro and small entrepreneurs, an increase of 37.9%.

With FNO resources alone, more than R\$ 7.2 billion was allocated to support micro and small businesses, which represents an increase of over 21% compared to the previous year.



BANCO DA AMAZÔNIA

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Priority regions and localities
were the focus in 2024

We operated in low and medium-income municipalities, looking to the future, while securing the necessary resources now for the development of these regions.

We made over R\$ 10 billion in credit available, increasing resources by more than 13.8% compared to 2023. The same scenario occurred in the deployment of credit to priority municipalities, the focus of the government’s regional development programs, including the PNDR, and through this commitment, we directed over R\$ 4 billion, representing more than 45.7% of additional credit when compared to 2023.

Banco da Amazônia for HER

The growing participation of women in the market as entrepreneurs represents a significant advance for the economy and social inclusion. Increasingly, women are leading innovative, sustainable, and high-impact local businesses, contributing to the generation of income, jobs, and community transformation. In this context, access to credit becomes an essential factor for enabling the structuring, expansion, and consolidation of these ventures. And we were fundamental to business development: we increased our credit deployment by more than 177%, reaching R\$ 234.5 million in 2024.

None of this would be possible without the dedication of our team!

We are 2,869 employees committed to ensuring operational excellence and increasingly responsive and efficient service. I am deeply grateful to each professional who helps us build this trajectory of success and positive impact in the Amazon.

Solid financial results sustain our growth. Our net equity grew by 11%, strengthening our own resource base, while our net income maintained consistent performance, a reflection of operational efficiency and the ability to adapt to the economic scenario. We refined our profitability and liquidity ratios, ensuring the Bank’s long-term competitiveness and sustainability.

We think about the future, but we act in the present.

In 2023, we launched an ambitious program that reflects our desire for evolution: “We are the Transformation.” More than a project, it is our commitment to driving change and building a more solid, innovative, and connected future.

With this program, we are reconfiguring processes, investing in technology, and expanding our multi-channel operations, always with a focus on efficiency and the best experience for our clients.

More agile processes - Greater efficiency and quality in every step.

Technology at the service of people - Innovative solutions that make day-to-day life easier.

Intelligent multi-channel approach - Closer and more personalized service across various channels.

Sustainability and growth - We evolve responsibly, generating a positive impact.

“We are the Transformation” is a commitment. A commitment to innovation, to people, and to a future where every advance reflects our dedication to evolve and deliver the best.

We are certain that transformation does not happen alone; it is driven by choices, people, and purpose. And we are just getting started.

Another major milestone was the expansion of strategic partnerships, especially the agreement signed with the French Development Agency (AFD) to strengthen the Bioeconomy in the Amazon. This partnership will bring direct investments in sustainable productive chains, stimulating innovation and income generation. We were also present at COP 29 in Azerbaijan, reinforcing our position on the international stage and broadening the Bank’s recognition in the global debate on sustainability.

It is because of all this that we enthusiastically present the 2024 Integrated Report, celebrating a year of great advances and achievements on the journey of Banco da Amazônia. Our purpose of driving the sustainable development of the region remains firm, and every step we take reflects our commitment to a more innovative, inclusive, and responsible future.

Throughout the year, we strengthened our financial solidity, expanded our positive impact, and created opportunities through strategic initiatives focused on environmental preservation, social inclusion, and economic innovation.

Our sustainability mission is present on several fronts. The green credit program has enabled projects that contribute to forest conservation and the responsible use of natural resources. Support for sustainable agricultural practices has boosted productive growth without compromising the ecosystem, benefiting small and medium producers. Furthermore, we continue to advance in the adoption of ESG principles, reinforcing our transparency and corporate responsibility, aligned with the expectations of investors and society.

We keep moving forward, because for us, transformation is commitment!

Enjoy the read!
Luiz Lessa



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About this report

About this report

GRI 2-3, 2-5

The integrated report is a reporting model that aims to demonstrate, with a strategic focus and on stakeholders, the transparency and connectivity of information, how the organization has created value over time, as a transparency requirement established by Law No. 13,303/2016 (Law of State-Owned Companies), observing the guidelines contained in Normative Decision - TCU No. 187 and 188/2020. It follows the guidelines of the International Integrated Reporting Council (IIRC). The Report is annual, and the last one was published in 2024 (base-year 2023).

SCOPE OF THE REPORT

The limits presented here refer to the Integrated Annual Report and GRI indicators. The information refers to the period from January 1 to December 31, 2024, and covers the entire service network in the Region: agencies, superintendencies, credit centers, registration center, and administrative units.

QUALITY AND SOURCE OF INFORMATION

The collection of information, processing, and consolidation of data was carried out by the Executive Management of Strategy, Organization, and Sustainability and counted on the participation and submission of information from various units of the Bank.

REPORTING GUIDELINES

For 2024, we report our financial and non-financial results, including advances in environmental, social, and governance (ASG – or ESG) aspects. The structure of the content follows the themes considered most relevant by our stakeholders, mapped in a materiality process that we conducted during the year 2024.

GLOBAL REPORTING INITIATIVE (GRI) STANDARDS

This document is prepared based on the GRI standards - Global Reporting Initiative (GRI Standard 2021). The GRI content summary presents the topics covered. The Indicator presents the codes denominated in the GRI Standards norm; Description details the metric presented in the GRI Standards; Reference identifies the page number of the report that presents the respective indicator.

SCOPE

This document summarizes the concepts, criteria, and basis for the preparation of data used to measure the performance of our business. We ensure the existence of adequate procedures, in all material aspects, as established in this document. These procedures ensure that the information presented in the cited reports reflects our performance.

ASSURANCE

PricewaterhouseCoopers Auditores Independentes Ltda. was the audit firm responsible for the limited assurance of the information in the 2024 Integrated Annual Report. The report is presented in the Chapter “Limited assurance report”.

For more information on the Report, access:
+55 (91) 4008-3888/3512
geres954@basa.com.br

ASSURANCE BASIS

Materiality and SDGs

GRI 3-1; 2-4

“We align our business strategy to meet the needs of people, our stakeholders, with the Sustainable Development Goals (SDGs) and the Paris Agreement on climate change.”

We are one of the main financial institutions in the Amazon, with an important role in its socioeconomic development, contributing to boosting the productive sectors of the region towards a more inclusive transition compared to other regions of the country. How do we do it? By directing our efforts effectively, understanding both the areas we impact and those that have the potential to impact our operations and business.

Every two years, we update our materiality matrix, promoting engagement with our stakeholders, incorporating significant issues based on their perceptions and expectations about social, environmental, and financial impacts. For this review, in 2024, we adopted a methodology where the management of material topics will be presented from the Environmental, Social, Governance, and Economic perspectives.

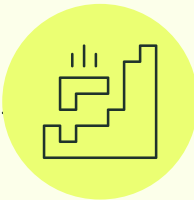
MATERIALITY CONSTRUCTION PROCESS

GRI 3-1



IDENTIFICATION

- a. Survey of internal documents;
- b. Survey/interview with people from priority sectors;
- c. Mapping of stakeholders.



METHOD

- Survey of stakeholder perception, via:
- conduction of online surveys;
 - interviews with executives of the Institution.



EVALUATION

The data was evaluated and systematized for the construction of the Materiality Matrix.



VALIDATION

- Discussion of the Materiality Matrix with senior management;
- Identification of risks and opportunities of prioritized material topics.



PRIORITIZATION

The material topics were defined based on objective prioritization criteria and approved internally.

To identify the material topics selected by our stakeholders, we conducted a survey in June 2024 through an electronic form available on our institutional website and promoted on social media.

The survey received **536** responses, presenting **14** topics, from which each person could select up to **6** topics to be highlighted in our institutional reports.

The applied method and the collected results formed the Materiality Matrix of Banco da Amazônia, linked to 11 of the 17 United Nations Sustainable Development Goals prioritized in the Bank’s business strategy.

6 topics were highlighted per person.

536

responses

14

presented topics, from which

6

were highlighted in our institutional reports



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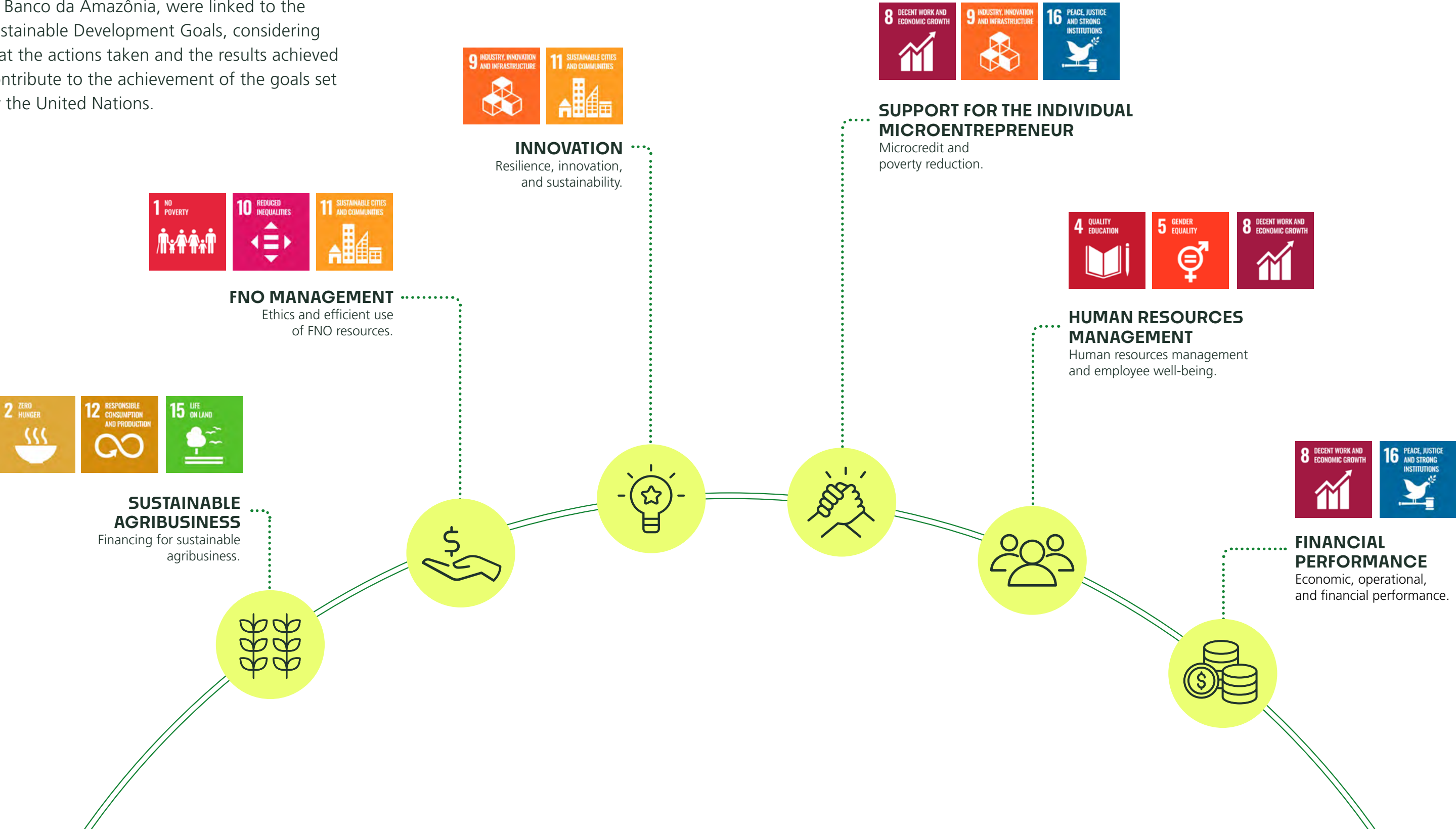
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Material topics

GRI 2-23; 3.2

The six material topics, highlighted in the survey conducted with the stakeholders of Banco da Amazônia, were linked to the Sustainable Development Goals, considering that the actions taken and the results achieved contribute to the achievement of the goals set by the United Nations.



Relationship with our stakeholders

GRI 2-29

In 2024, we reinforced our commitment to building solid and transparent relationships with all our stakeholders. We recognize that our success and sustainable growth depend on the trust and collaboration between our employees, clients, partners, local communities, and other relevant stakeholders.

Our proactive and engaged approach seeks to understand and meet the needs and expectations of each group, promoting an open and continuous dialogue. We invest in initiatives that foster inclusion, social responsibility, and innovation, creating an ecosystem of mutual cooperation and shared benefits.

We believe that building a more prosperous and sustainable future comes from strengthening these relationships and the active engagement of everyone involved in our journey.

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Clients: Our commitment is to offer responsible solutions that add value to clients, promoting sustainable practices in all stages of the relationship.

Employees: We value our employees, promoting an inclusive and collaborative environment that fosters sustainability and mutual growth.

Investors and shareholders: We work to ensure responsible and sustainable investments, generating long-term value aligned with sustainability principles.

Virtual community: We invite you to be part of our movement for a more sustainable future, transforming impact into action.





03

General Overview
and External Environment

Key numbers in 2024

(In relation to the past year)

GRI 203-1

NET EQUITY

R\$ **6,5 Bi** ↑ 11%

OPERATING RESULT

R\$ **1,2 Bi** ↑ 25,3%

NET INCOME

R\$ **1,1 Bi** ↓ 15,8%

FINANCIAL INTERMEDIATION REVENUE

R\$ **4,9 Bi** ↑ 18,8%

CREDIT RECOVERY

R\$ **390 Mi** ↑ 40,6%

STRATEGIC HIGHLIGHTS OF THE PERIOD

- Expansion of operations to new markets
- Investments in technology and innovation for service optimization
- Strengthening the customer experience through digital solutions
- Commitment to sustainability, ensuring efficiency and credibility.

OPERATIONAL RESULTS

CONTRACTED DEVELOPMENT FINANCING

R\$ **15,6 Bi** ↑ 19,2%

Annual Growth

RECORD INVESTMENT OF **R\$ 18.2 BILLION** IN THE REGION

CONTRACTED COMMERCIAL CREDIT

R\$ **2,6 Bi** ↑ 32,2%

Growth

IMPACT

Expansion of projects and strengthening of the regional economy.

HIGHLIGHT

Greater access to credit and strengthening of financial operations.

R\$ **13,5 Bi** ↑ 20,2%

FNO

RURAL SECTOR

R\$ **8,9 Bi**

NON-RURAL SECTOR

R\$ **4,6 Bi**

R\$ **2 Bi**

OTHER SOURCES

PRIORITY GROUPS

PRONAF

R\$ **1,3 Bi** ↑ 72%

LOW AND MEDIUM INCOME MUNICIPALITIES

R\$ **10 Bi** ↑ 13,9%

ORIENTED PRODUCTIVE MICROCREDIT (MPO)

R\$ **375,4 Mi** ↑ 28,9%

BORDER AREA MUNICIPALITIES

R\$ **4 Bi** ↑ 45,7%

SUPPORT FOR SMALL BUSINESSES

SMALL BUSINESSES (All sources)

R\$ **9,1 Bi** ↑ 26,9%

MICRO AND SMALL BUSINESS SUPPORT (FNO):

R\$ **7,2 Bi** ↑ 21,3%

PRONAMPE

R\$ **357,5 Mi** ↑ 15,8%

BASA ACREDITA PARA ELAS

R\$ **234,5 Mi** ↑ 26,9%

INFRASTRUCTURE

R\$ **1,7 Bi** ↑ 21,3%

OTHER SECTORS

R\$ **4,7 Bi**

GREEN LINES

R\$ **7,7 Bi** ↑ 15,3%



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Our essence

GRI 2-1, 2-2, 2-6, 2-4, 2-27;

We are a financial institution that has been driving sustainable development in the Amazon for over 80 years.

We are a financial institution dedicated to the sustainable development of the Amazon region. Our purpose is to promote economic, social, and environmental growth through innovative and inclusive financial solutions. With a solid and committed presence, we seek to strengthen local communities, support sustainable businesses, and preserve the unique biodiversity of the Amazon.

We are committed to creating shared value for all our stakeholders, acting with

transparency, responsibility, and a deep respect for the environment. Our team is composed of passionate and dedicated professionals who work tirelessly to turn challenges into opportunities, always with a focus on well-being and the sustainable development of the region. In 2024, we made changes to our Bylaws and our strategic approach. These updates aimed to modernize existing provisions, improve the clarity of information, and align internal processes with the best Governance practices.

WHEN WAS BANCO DA AMAZÔNIA CREATED?

GRI 2-1

Banco da Amazônia was created in 1942, with the purpose of financing the trade and industrialization of rubber throughout the national territory.

WHAT IS THE OBJECTIVE OF BANCO DA AMAZÔNIA?

GRI 2-1

1940s - The Rubber Bank is born, in the midst of World War II, with the purpose of financing rubber production.

1950s - It is renamed Banco de Crédito da Amazônia S/A - expanding financing to other productive activities.

1960s - Banco da Amazônia - assumes the role of financial agent for the Federal Government's policy for the development of the Legal Amazon.

1970s - It becomes a publicly-traded company, with the National Treasury holding 51% of the shares and the public 49%.

80s-90s - Manager of the Constitutional Financing Fund of the North (FNO), created in 1989.

21st Century - Focus on the sustainable development of the Legal Amazon, through the definition of rigorous criteria in credit analysis.

WHAT IS THE MISSION OF BANCO DA AMAZÔNIA?

Banco da Amazônia's mission is to "Develop a sustainable Amazon with effective credit and solutions."

HOW DOES THE BANK DO IT?

By providing mini, micro, and small producers and entrepreneurs in the region with access to a permanent and stable source of long-term financing, with differentiated charges and attractive rates, resulting in the growth of jobs and income generation.

WHO MAKES UP BANCO DA AMAZÔNIA, I.E., ITS HUMAN CAPITAL? GRI 2-1

Nearly 3,000 employees are public servants at Banco da Amazônia, which is headquartered in the city of Belém, state of Pará, but has units spread across the 9 states that make up the Brazilian Legal Amazon, plus the states of São Paulo and the Federal District, representing a mixture of diverse cultures, genders, and professional origins.

WHO IS AT THE HELM OF BANCO DA AMAZÔNIA?

The Presidency is led by the president, a position held by Luiz Claudio Lessa, since 2023.

HOW IS THE PRESIDENT APPOINTED?

The president of Banco da Amazônia is appointed by the federal government. The nomination is made by the government and, subsequently, the name is submitted for approval by the bank's Board of Directors.

DOES BANCO DA AMAZÔNIA HAVE BRANCHES OUTSIDE THE COUNTRY? GRI 2-1, 2-2

It does not have branches outside of Brazilian territory, nor does it have other entities besides those included in the report.

WHAT ARE THE LAWS AND REGULATIONS THAT GOVERN ITS OPERATION? GRI 2-24

The following laws and regulations govern our operations:

- Law of Corporations - Law 6404, of 12/15/1976;
- Law of State-Owned Companies - Law 13330, of 08/02/2016;
- Law of Creation of Banco da Amazônia - Law 4595, of 12/31/1964;
- FNO Law - Law 7827, of 09/27/1989, updated by Laws 9,126/1995 and 10,177/2001;
- CMN Resolutions;
- Central Bank Communications;
- Banco da Amazônia S.A. Bylaws and;
- Internal Regulations.



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Business practices

GRI 2-6

Our PRACTICES encompass active, passive, and ancillary banking operations; banking services of intermediation and financial supply; and activities permitted to institutions that are part of the National Financial System.

One of our main activities is granting credit to small and medium-sized entrepreneurs who operate in strategic sectors such as sustainable agriculture, ecotourism, and legal forestry. These financings allow local businesses to prosper, generating jobs and income for local communities. Another important aspect is the support for infrastructure projects that improve the living conditions of this community, such as the construction of hospitals, renewable energy, basic sanitation, and logistics.

As the managing bank of the Constitutional Financing Fund of the North – FNO, it prominently finances social credit in the Amazon, covering family farmers, individual entrepreneurs, micro and small companies, and small rural entrepreneurs, meeting their short and long-term needs.

It finances large-scale projects aimed at renewable energy, basic sanitation, and logistics, supporting investment operations necessary for the implementation, modernization, and expansion of businesses.

In 2021, the Bank launched special lines called Green Lines of the FNO, creating differentiated conditions for financial charges and terms for ventures that adopt practices that minimize environmental and climate impact in their businesses.

Banco da Amazônia also manages the resources collected from its clients in demand and time deposits, in savings accounts, and in Agribusiness Credit Bills, investing the required percentage provided for in regulations for rural financing of productive activities in the Amazon and in the Oriented Productive Microcredit Program – PNMPO.

Product and service portfolio

GRI 2-6

“Constant investments in the diversification of our portfolio and in risk mitigation ensure a resilient permanence in the face of market dynamics.”

We are committed to offering products and services that meet the needs of our clients and contribute to a sustainable future in the Amazon, through the offer of various products and services that contribute to promoting development and financial inclusion, including:

- 1. Sustainable Credit:** We offer special credit lines for projects that promote environmental conservation and the sustainable use of natural resources. We finance initiatives in the areas of sustainable agriculture, ecotourism, renewable energy, and responsible forest management.
- 2. Commercial Credit:** We offer credit to Individuals and Legal Entities, leveraging investments and boosting growth, expanding the bank’s capacity to promote businesses aligned with the current needs of clients.
- 3. Microcredit:** We facilitate access to credit for micro and small entrepreneurs and local businesses, helping to stimulate the regional economy and create employment

opportunities. Our microcredit is designed to support the expansion of small businesses and promote financial autonomy.

- 4. Digital Channels:** We provide digital channels with online services, allowing our clients to carry out financial transactions practically and securely, even in remote areas.
- 5. Sustainable Investments:** Our investment options are geared towards projects that generate positive social and environmental impacts. We offer investment products that align profitability with socio-environmental responsibility, meeting the expectations of our clients committed to sustainability.
- 6. Partnerships and Collaborations:** We establish strategic partnerships with local organizations and governmental entities to strengthen our support network and expand the positive impact of our actions. We work together to promote sustainable development and the preservation of biodiversity.



Social capital

GRI 201-4

Our Share Capital is composed exclusively of common shares. The Brazilian Federal Government is the majority shareholder, with a 97% stake in the share capital, being 73.31% directly and 23.69% indirectly. 3% of the

Bank’s shares are in free circulation on the market (Free Float).

BAZA3 Shares: The closing price of Banco da Amazônia shares (BAZA3) in December 2024 was R\$ 85.95.

SHAREHOLDING COMPOSITION				
CLASSE	2022	2023	2024	
% Capital	100	100	100	
Shareholders %	%	%	%	
SHAREHOLDERS	%	%	%	
Direct administration - National Treasury:	73.3	73.31	73.31	
BB FGO - Equity Investment Fund	5.1	5.1	5.1	
BB FGEDUC - Multi-market Investment Fund	18.6	18.6	18.6	
UNION	97.0	97.00	97.00	
FREE FLOAT	3.0	3.0	3.0	
National Capital	2.99	2.99	2.99	
Foreign Capital	0.01	0.01	0.01	
TOTAL	100.0	100	100	

Independent Audit: The independent audit firm that provides analysis and examination services for the financial statements of Banco da Amazônia is PricewaterhouseCoopers (PWC) Auditores Independentes, contracted in 2022 through

a bidding process. Banco da Amazônia declares that, in the 2024 fiscal year, PWC Auditores Independentes did not provide other services that were not related to the external audit of its financial statements, thus preserving the principles of auditor independence.

FINANCIAL STATEMENTS

External environment

The Amazon is a region of extreme ecological, economic, and social importance. However, it faces significant challenges related to environmental conservation, sustainable economic development, and social inclusion. The perception of the external environment in the Amazon is shaped by a complex intersection of factors that include deforestation, climate change, pressure on natural resources, and the need to promote a development that respects the uniqueness of the forest and its communities.

Within this framework, Banco da Amazônia plays a fundamental role when it acts as a catalyst for positive changes, implementing policies and programs that aim to balance economic growth with environmental preservation. As a credit financing agent in the region, its role goes beyond project financing; it is also a transformation agent promoting sustainable practices and encouraging responsible investments influenced by a set of exogenous variables that directly impact the regional economy and society, forming the so-called external environment, with permanent evaluation by control and inspection bodies and auditing by independent auditors. Among the exogenous variables that interfere in the Institution's performance, factors of a cyclical and structural nature stand out.

The cyclical aspects are correlated with the country's economic performance, and their effects impact important macroeconomic indicators such as income, employment, and investments, which influence the behavior of the Organization's credit policy.

The structural factors are mainly related to the productive infrastructure and the environmental issue. The Amazon region, the area of operation of Banco da Amazônia, has specific needs to achieve higher levels of sustainability, such as the implementation of a more efficient economic infrastructure, land regularization, and territorial ordering.

To mitigate these and other structural challenges of the Region, Banco da Amazônia has built, over the years, a broad and solid system of alliances with representative agents from the public, private, and organized civil society spheres, enabling the overcoming of challenges, the transformation of regional potentials into real opportunities for sustainable businesses, and the expansion of credit to the most deprived localities of better economic and social infrastructure. In addition, it has been enabling financing programs to support economic infrastructure, Green Lines, and support for projects aimed at the rational use of natural resources.



04

Corporate Governance

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Management and Governance

GRI 3-3

These are two essential pillars for the success and sustainability of our business. Efficient management of resources, with clear goals and well-defined strategies, is an inherent part of our management to achieve the Institution's objectives which, combined with a

set of rules, policies, and procedures adopted by our governance, ensure transparency, responsibility, ethics, and equity in relations with our stakeholders, including employees, shareholders, investors, clients, suppliers, and society in general.

RECOGNITION AND CREDIBILITY

“They testify to our commitment to standards of ethics and management.”

We received an award for our exemplary practices in innovation and governance. We stand out for the use of technologies to monitor and manage risks, for the implementation of rigorous internal audit processes, and for the promotion of a culture

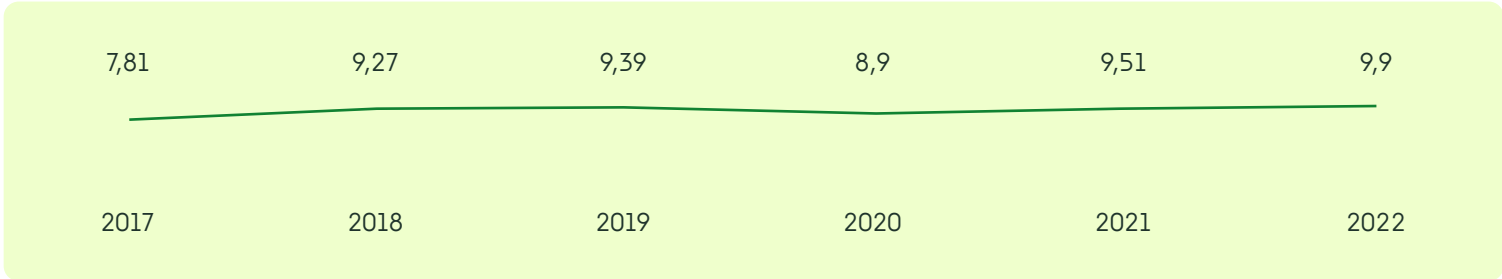
of integrity throughout the Institution. We follow the Code of Best Practices of Corporate Governance of the Brazilian Institute of Corporate Governance (IBGC) and the OECD Guidelines on Corporate Governance of State-Owned Enterprises.

GOVERNANCE INDICATOR – IG – SEST

Since 2017, in the 1st cycle of the State-Owned Companies Indicator, the Bank achieved level 1 of governance, the maximum level to be reached, showing an evolution in the score over the 6 cycles. In 2022, it reached the highest degree of Certification conferred on federal

state-owned companies by the Secretariat for Coordination and Governance of State-Owned Companies – Sest, with a score of 9.90. There was no award in the years 2023 and 2024.

The following data shows the evolution of the score over the years:



Banco da Amazônia participates in the Inova Program to improve institutional design and governance, develop skills in management, coordination, and supervision, and generate relevant knowledge for the sector. It is based on the inter-ministerial guidelines of Corporate Governance and Administration of shareholdings of the Brazilian Federal Government (CGPAR).



Inova Program - Strengthening Governance with Sustainable Development



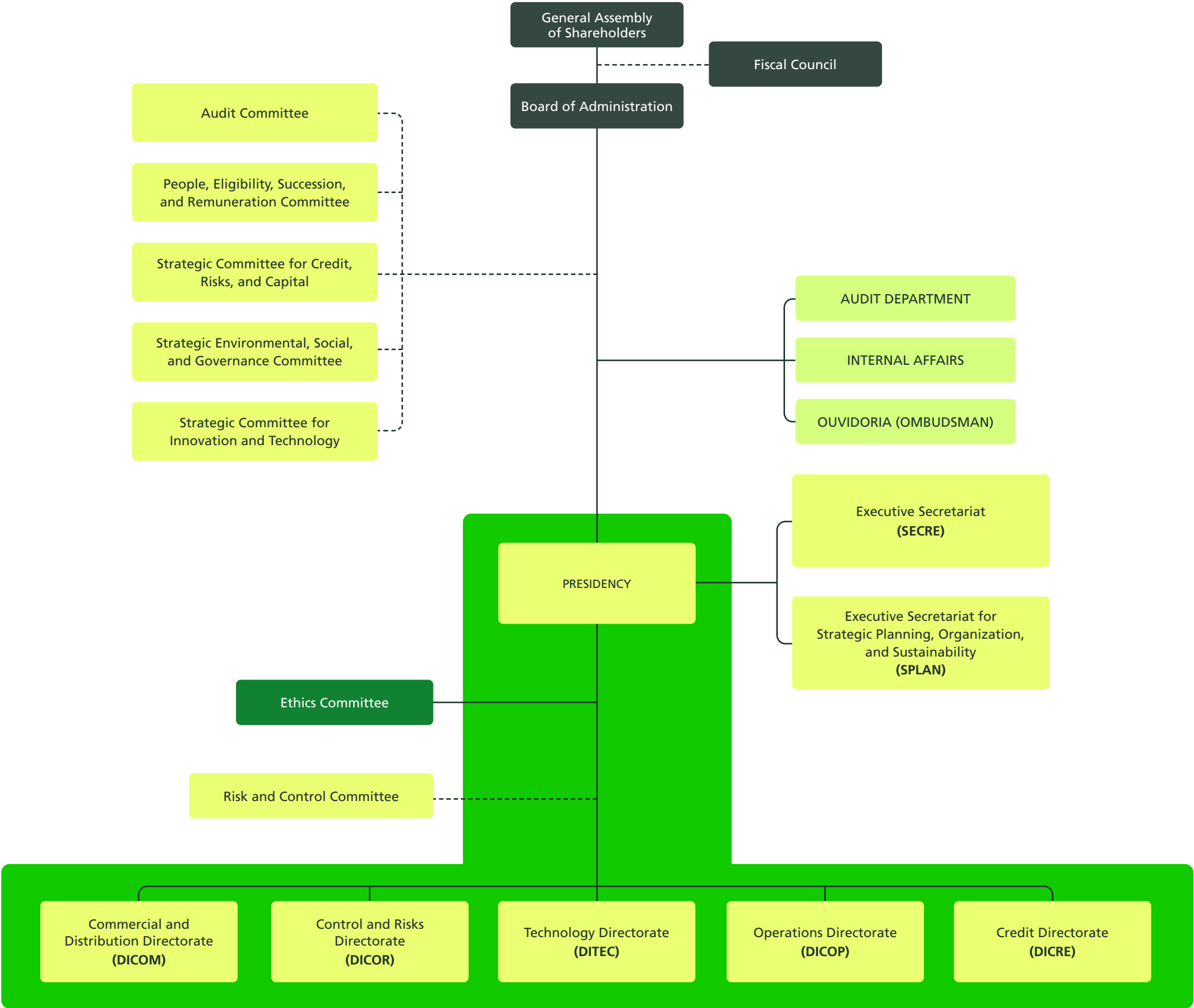
GOVERNANCE STRUCTURE

GRI 2-9 , 2-11, 2-27; 2-12

Our governance structure is guided by Law No. 13,303/2016 and is based on principles of transparency, responsibility, ethics, and equity, which ensure the protection of the interests of our shareholders, clients, employees, and other stakeholders.

PRINCIPLES OF GOOD GOVERNANCE BEST PRACTICES:

- 1. Transparency:** to provide clear, accurate, and timely information about our activities, financial performance, and strategies, promoting an environment of trust and credibility.
- 2. Responsibility:** to supervise and guide the management of the Bank, ensuring that our actions are aligned with the best practices and interests of all stakeholders.
- 3. Ethics:** to have a rigorous code of ethics that guides the behavior of our employees and managers, promoting integrity and respect in all our activities.
- 4. Equity:** to ensure that all our stakeholders are treated fairly and equally, without discrimination or undue favoritism.



ORGANIZATION

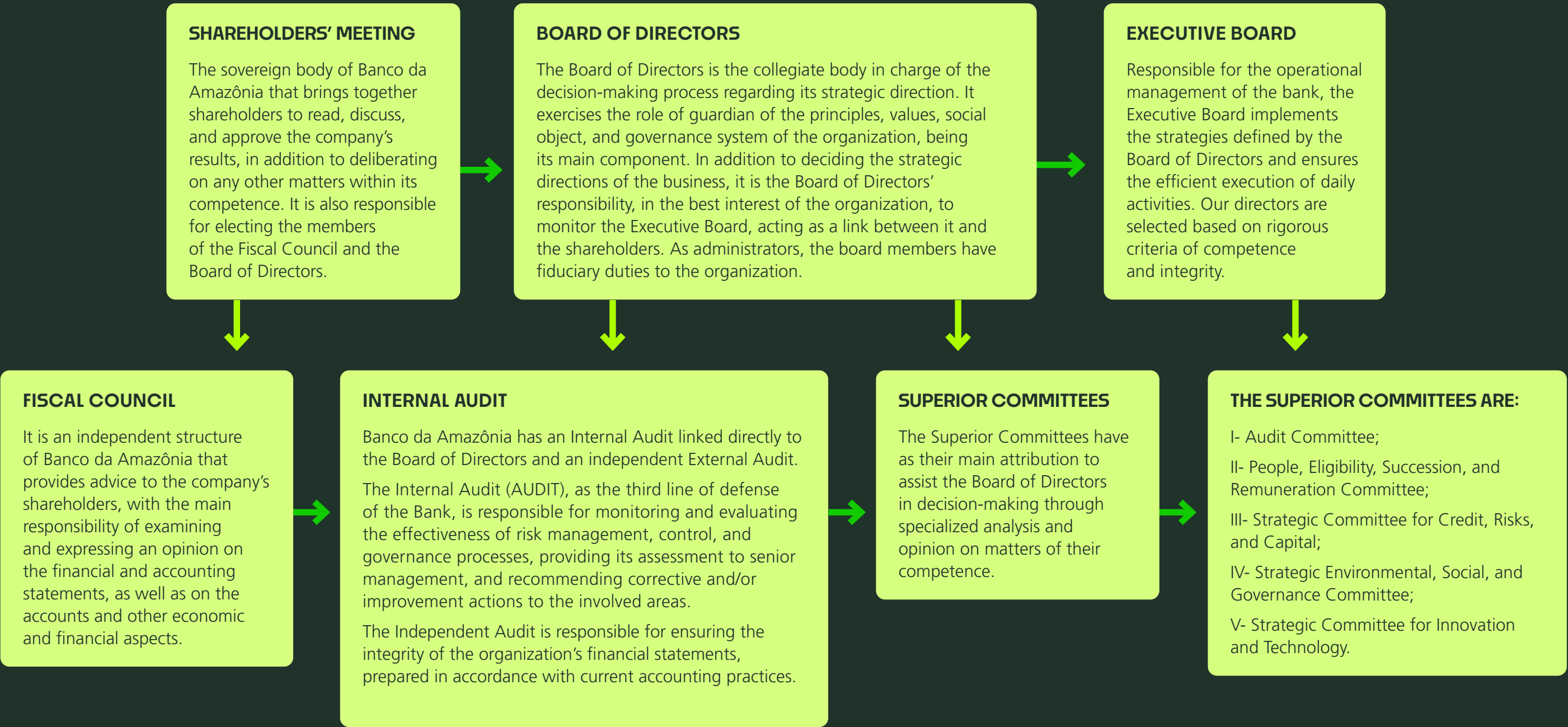
GRI 2-12; 2-9; 2-14

It is organized in a way that ensures the best practices are followed in all our decisions.

The highest governance body plays an essential role in strategic supervision and impact management of the organization. Acting as a guardian of the principles of transparency, equity, and responsibility, this body establishes clear guidelines and delegates

specific responsibilities to the Executive Board, ensuring the efficient implementation of organizational strategies. The Executive Board, in turn, ensures that each area of operation fulfills its responsibilities in line with the Bank's general goals, promoting integrated

and ethical management. Through this well-defined governance structure, the organization strengthens its ability to meet the demands of its stakeholders and generate a positive impact in a sustainable and responsible manner.



Composition of the Board of Administration

GRI 2-4; 2-9; 2-10; 2-11; 2-12; 405-1

The Board of Administration, as the body responsible for defining the guidelines and policies to be observed by the Institution, has in its composition qualified, experienced, and committed members. It is composed of 7 full members, all elected by the General Shareholders’ Meeting, with one of the existing vacancies

reserved for the representative of the minority shareholders, another for the representative of the employees, another for the independent member, and another for the President of Banco da Amazônia, who cannot assume the presidency of the Board. The CONSAD, in its ordinary monthly meetings, strategically evaluates the matters

presented by the Institution’s Senior Executives, according to the subject and periodicity established in the Bylaws.

In 2024, the composition of the Board of Administration was adjusted to reflect recent changes in strategic performance. These changes reinforce the Bank’s commitment to corporate

governance, seeking to align the board’s actions with strategic objectives and current challenges.

The table below details the composition of the Board of Administration.

Member	Function		Independent?		Mandate	Other positions or important commitments	Gender (%)		Age group		Relevant competencies impacting the Bank	Rep. Stakeholders
	Executive	Non-Executive	Yes	No			Male	Female	30-50 years	Above 50 years		
Rodrigo Octavio Orair		yes		X	2	Program Director of the Special Secretariat for Tax Reform of the Ministry of Finance.	X		X		Economist from the Federal University of Minas Gerais (UFMG), master's in Economic Theory from the State University of Campinas (UNICAMP) and currently pursuing a doctorate in economics at the University of São Paulo, in the area of concentration of Economics and Development. He is a licensed researcher from the Institute of Applied Economic Research (Ipea) and held the mandate of Director of the Independent Fiscal Institution (IFI) of the Federal Senate.	Controlling Shareholder.
Luiz Claudio Pereira Lessa	yes			X	2	President of Banco da Amazônia. Member of the Strategic Committee for Innovation and Technology of Banco da Amazônia.	X			X	39 years of career, holding strategic positions in notable companies in Brazil and abroad (BB, PREVI, PSEG and Banco do Brasil Américas).	President of the Bank.
Antônio Manoel Marques Guedes da Cruz Junior		yes		X	2	Specialist in Public Policy and Governmental Management of the Ministry of Finance.	X		X		Federal Auditor of Finance and Control of the Ministry of Finance.	Controlling Shareholder.
Antônio Carlos Villela Sequeira		yes	X		2	Member of the Audit Committee of Banco da Amazônia. Coordinator of the Strategic Environmental, Social, and Governance Committee of Banco da Amazônia.	X			X	Master's in Administration from the Federal University of Rio de Janeiro – COPPEAD – 1990. Bachelor's in Economic Sciences from the Federal University of Rio de Janeiro - 1987.	Controlling Shareholder.

Member	Function		Independent?		Mandate	Other positions or important commitments	Gender (%)		Age group		Relevant competencies impacting the Bank	Rep. Stakeholders
	Executive	Non-Executive	Yes	No			Male	Female	30-50 years	Above 50 years		
Inácio Vieira Cruz		yes		X	2	Member of the Strategic Environmental, Social, and Governance Committee of Banco da Amazônia.	X			X	Employee of Banco da Amazônia S/A, assigned to the Executive Management of Administration of the Credit and Registration Centers. MBA Executive in Financial Business - 2011 - 2013 from Fundação Getúlio Vargas and Grupo IDEAL - Belém-PA. Bachelor in Agronomy: 1988-1996 from the Faculty of Agrarian Sciences of Pará - Belém-PA.	Employees.
Lauro Arcangelo Zanol		yes		X	2	Member of the Strategic Committee for People, Eligibility, Succession, and Remuneration of Banco da Amazônia. Member of the Strategic Environmental, Social, and Governance Committee of Banco da Amazônia.	X			X	Academic Background: Legal and Social Sciences, graduated in December/1985 – UFRGS. Professional Experience: 1975-2007 – Banco do Brasil S.A.	Minority Shareholders.
Maria Abadia da Silva Alves		yes		X	2	Director of Budget and Information of State-Owned Companies of the Secretariat of Coordination and Governance of State-Owned Companies, of the Ministry of Management and Innovation in Public Services.		X	X		Economist with a PhD in Applied Economics from Unicamp, researcher in Economics and Public Administration and federal servant of the career of Planning and Budget Analyst (APO).	Controlling Shareholder.

* Independent members in respect of the terms of Art. 22, §1º of Law No. 13,303/2016 and of Art. 36, 1º of Decree No. 8,945/2016. Mandate of 2 Years of unified Management; a maximum of 3 consecutive re-elections are permitted.

In 2024, the following were approved/revised by CONSAD: Amendment to the Bylaws; Operational Risk Report (RRO); Review of the bank’s performance strategy; Financial statements of the Bank for the fiscal year 2023; FNO Financial Statements - fiscal year 2023 - Strategic Plan 2024-2030; PDTI 2024-2025;

- Financial Statements base January 2024 and Monitoring of the Execution of the 2024 Budget; Report of Evaluation of Internal Controls - RACI 2024 - base 2023; Strategic Plan 2024-2030; Annual Letter of Public Policies and Corporate Governance - Fiscal Year 2023; Integrated Annual Report – Base Year 2023.

Composition of the Executive Board

GRI 2-9; 2-10; 202-2; 405-1

The Executive Board is composed of the President of the Institution and five Directors, all elected by the Board of Directors, with four members hired from the local community. The powers conferred by the

Statute to the President and the Directors, jointly, are exercised directly or through the bodies that make up the Organizational Structure.

EXECUTIVE BOARD OF BANCO DA AMAZÔNIA								
Member	Function		Independent?		Mandate	Gender		Relevant Competencies
	Executive	Non-Executive	Yes	No		M	F	
Luiz Claudio Pereira Lessa	x			x	Until Aug 28, 2026	x		39 years of career, holding strategic positions in notable companies in Brazil and abroad (BB, PREVI, PSEG, and Banco do Brasil Américas).
Marivaldo Gonçalves Melo	x			x	Until Aug 28, 2026	x		Agronomy professional (bachelor's in Agronomic Engineering from the Federal University of Amazonas), with a postgraduate degree in Financial Business from Fundação Getúlio Vargas (FGV). Has 23 years of career at the Bank and solid experience in the commercial area and proven skills in generating sustainable business in the Amazon.
José Maria de Lima Quinto Filho	x			x	Until Aug 28, 2026	x		Master's in Accounting Sciences and Administration, MBA in Finance, MBA in Financial Management, Auditing, and Controllershhip, degree in Accounting Sciences, and certification as an Investment Specialist by ANBIMA.
Ana Paula Bulhões Moitinho Leal	x			x	Until Aug 28, 2026		x	Has been in the banking industry for 24 years. Degree in Economics, with a specialization in Internal Auditing, MBA in Financial Business. Professional Certification CPA-20 and ICSS with an emphasis in Administration.
Roberto Batista Schwartz Martins de Paula	x			x	Until Aug 28, 2026	x		Career employee of Banco da Amazônia. Graduated in Economic Sciences from UFPA and postgraduate in Labor Economics from UFPA. Holds ANBIMA Professional Investment Specialist Certification and ANBIMA CPA-20 Professional Certification, Treasury Management course from FGV, and Mark-to-Market from ANBIMA.
Fábio Yassuda Maeda	x			x	Until Aug 28, 2026	x		Graduated in Business Administration from the Faculty of Economics, Administration, and Accounting – USP in December/2007. Certifications: Securities Portfolio Manager – AD CVM 15.320, Securities Consultant – AD CVM 14.018, Securities Analyst – AD CVM 10.384, and National Certificate of the Investment Professional since April 2009. Worked as a manager/analyst at Terna Capital Consultoria em Investimentos, Titan Capital Gestão de Recursos, Arsenal Investimentos, and Wachovia Securities Serv. e Part. (Brasil) Ltda.

* Independent members in respect to the terms of Art. 22, §1º of Law No. 13,303/2016 and Art. 36, 1º of Decree No. 8,945/2016. Mandate of 2 years of unified management; a maximum of 3 consecutive re-elections are permitted.

SUPERIOR COMMITTEES

GRI 2-9; 405-1

The superior committees are support and advisory committees directly to the Board of Directors and the Executive Board.

In 2024, the Strategic Committees for Credit, Risks and Capital, and Innovation and Technology only operated with 2 members.

The table below lists the committees, their number of members, and gender distribution.

COMMITTEES	MEMBERS	Gender (%)	
		Male	Female
1. Audit (COAUD)	3	100%	0%
2. People, Eligibility, Succession, and Remuneration (CPESR)	3	66,7%	33,3%
3. Strategic Credit, Risks, and Capital (COERC)	3	100%	0%
4. Strategic, Environmental, Social, and Governance (COASG)	3	100%	0%
5. Strategic Innovation and Technology (COEIT)	3	100%	0%

Note: The members of the support and advisory committees to CONSAD are appointed and dismissed by CONSAD itself, and their responsible parties report directly to this Council.

FISCAL COUNCIL

GRI 2-9; 405-1

It is an independent body with the authority to supervise certain management acts, being able to issue reports on the financial statements and to opine on proposals that will be submitted to the shareholders and the Board of Directors on topics such as the distribution of dividends, among others.

COMPOSITION OF THE CONFIS (FISCAL COUNCIL)

BODY	MEMBERS	Executive Function	Gender (%)		Age Group	
			Male	Female	30-50 years	Above 50 years
Fiscal Council	4	-	3	1	75%	25%



TRAINING, REMUNERATION, EVALUATION, AND COMMITMENT

GRI 2-17, 2-18; 2-19; 2-20; 2-21 ; 2-29

We understand that an efficient corporate governance depends not only on the organizational structure, but also on the training, fair remuneration, and transparent evaluation of its members.

TRAINING AND EDUCATION: PROFESSIONAL DEVELOPMENT THAT CREATES VALUE

We believe that continuous professional training is one of the bases for transmitting knowledge, and by sowing governance in the present, we influence the governance of the future. We continuously invest in training and skills development, allowing the board members to stay updated with the best practices, market trends, and technological innovations, thereby increasing the efficiency and quality of their activities.

Annually, the Bank holds seminars for the Board of Directors and Fiscal Council, Members of the Support Committees to CONSAD on Law 13,303, and the topic of Sustainability.

Our directors annually participate in courses, congresses, and national and international events that address interfaces and trends. In 2024, we highlight the participation in the 25th IBGC Congress, where President Luiz Lessa participated in the debate panel with the theme “Amazon as a socio-environmental horizon for the Brazilian economy,” addressing various topics such as the conservation of the Amazon, strategy for facing the climate crisis, and the role of the bioeconomy in the transformation of the Brazilian economy.

We also highlight the participation of the members of this council in international events in the Latin, Central, and North Americas, in Asia, and Europe:

- IV Meeting of Chief Economists of Latin America and the Caribbean;
- Red Hat Summit and AnsibleFest 2024;
- 21st Global Digital Banking Conference – “Unlocking the potential of GenAI: Digital Banking in 2024”;
- Benchmarking at Banco de Crédito e Inversiones – BCI;
- Mexico-Brazil Business Forum;
- Seminar “Scenarios of Transport Infrastructure in Brazil – an analysis of the demand and its reflections in the economic, environmental, and social contexts”;
- Brazil - UK Insurance Forum;
- International Mission of Brazil Export 2024;
- Institutional ceremony on the AMABIO Program;
- Official supporter of the Brazil Pavilion at the 29th Conference on Climate Change of the United Nations (UN) – COP 29.

The events were promoted by various institutions, including: Latin American Association of Financial Institutions for Development (ALIDE), McKinsey Global Banking Conference, Brazilian Trade and Investment Promotion Agency (ApexBrasil), Fundação Dom Cabral (FDC), and Inter-American Development Bank (IDB), French Development Agency (AFD). In 2024, all (100%) of the CONSAD members were trained in Corporate Governance. However, two new members of the Fiscal Council and the Executive Board recently joined and have not yet participated in the necessary training. However, their training is already scheduled, assuring the Senior Management of a continuous commitment to professional development and improvement.



Remuneration of Directors

GRI 2-19, 2-20, 2-21

The remuneration of directors follows the Bank’s Policy and is compatible with the global risk management policy, designed not to encourage behaviors that raise risk exposure above levels considered prudent in the Bank’s short, medium, and long-term strategies. The Board of Directors is responsible for the evaluation and risk of this policy and for its approval, as well as supervising its planning, operationalization, control, review, and alterations.

FORMATION OF REMUNERATION

It is composed of fixed compensation (monthly salary, vacation bonus, meal allowance, Christmas bonus) and variable remuneration, which is received if all the goals stipulated by the Secretariat for Coordination and Governance of State-Owned Companies–SEST are met, and already includes the bonus for exceeding goals by up to 2 months’ salary. From the amount of RVA (Annual Variable Remuneration) calculated for the President and for each Director:

- 60% will be paid in cash (50% in cash and 10% in share-based instruments), in the first year following the achievement of the goals; and
- 40% in share-based instruments, which will be distributed as follows:

- 20% of the total amount in the second year following the achievement of the goals;
- 10% of the total amount in the third year following the achievement of the goals; and
- 10% of the total amount in the fourth year following the achievement of the goals.

The Annual Variable Remuneration Program (RVA), specific to the members of the Executive Board, has indicators linked to the achievement of goals distributed in three dimensions: Economic-Financial; Public Policy; and Governance, Compliance, and Transparency.

The “Economic-Financial” dimension is composed of indicators related to the Bank’s strategic activities. The “Public Policy” dimension is composed of an indicator focused on the social object of the Bank, which aims to execute the Federal Government’s policy in the Amazon region regarding credit for economic-social development. The “Governance, Compliance, and Transparency” dimension includes the IC-SEST indicators (SEST Compliance Index), evaluation of the performance of the Collegiate Board by the Board of Directors, and individual evaluation of the members of the Board.

The remuneration proposal is made by the People, Eligibility, Succession, and Remuneration Committee, which accompanies all stages of

the Remuneration Process. In this proposal, the opinions of investors, who are expressed through votes in the Ordinary Shareholders’ Meetings, are also considered. In 2024, the opinions of the shareholders were favorable to the controller’s proposal.

The remuneration of directors is a crucial aspect, directly impacting the motivation and satisfaction of its members.

REMUNERATION OF DIRECTORS		
REMUNERATION	2024	2023
HIGHEST	42,255.55	40,389.56
LOWEST	37,175.58	35,533.91
AVERAGE	37,675.39	34,963.80
Annual variable remuneration –RVA (in thousands)		1,203.00

Note: the remuneration policy provides for the return of incentive bonuses, provided for in the RVA 2024 program. The remuneration ratio was 12% above the average and 1% below the average.



TRANSPARENCY AND RESPONSIBILITY

GRI 2-16; 2-23, 2-24, 2-25, 2-27

“Transparency and responsibility must be fundamental elements to guarantee ethics, integrity, and compliance with legal and regulatory obligations. They must be the basis of the existence of any institution that intends to build a solid reputation and win the trust of its clients, investors, and partners.”

Ethical values must be the core of the entire organizational culture. They delineate the manner and form in which decisions are made and how interaction with colleagues, clients, and partners is conducted. Respecting and following internal and external norms should not be just a requirement, but a genuine demonstration of our commitment to operating with responsibility and contributing to a just and integral society.

Within the scope of Banco da Amazônia, our professional posture is constantly observed, ensuring that it aligns with the principles presented in our **Code of Ethical Conduct**, as well as the Codes of Conduct of the Federal

Senior Administration and of Professional Ethics of the Public Servant of the Federal Executive Power. The continuous promotion of the Code of Ethical Conduct propagates our principles and values throughout the value chain, according to the key aspects of integrity, including: compliance with applicable laws and regulations, avoiding illegal or unethical practices; promotion of a culture of integrity among all employees, encouraging the reporting of inadequate conduct and the adoption of ethical behaviors; implementation of governance structures that ensure adequate supervision of operations and responsible decision-making.

Ethics Committee

To promote this conduct within the Institution, we have the Ethics Committee, linked to the Public Ethics Commission of the Presidency of the Republic. Its main attribution is the promotion of a fair and respectful work environment, fostering an organizational culture based on ethical principles, encouraging integrity, honesty, and mutual respect among all employees. In addition to establishing norms, guiding, evaluating conduct, investigating cases of violation of the code of ethics, issuing recommendations on corrective measures and sanctions to be applied. Periodic reports are also presented to senior management on the committee's activities, maintaining transparency and responsibility. We reaffirm that acts or behaviors that are not in conformity with the principles established in the Code of Ethics will be carefully evaluated, ensuring the application of necessary corrective measures aligned with institutional values.

PROCESS CONTROL

The ethical values of an organization are the fundamental principles that guide the behavior and decisions of its members in all interactions and activities, representing the backbone of the organizational culture, defining what the organization believes to be right and morally correct in its endeavors. From this perspective, process control acquires an important role as a tool for contributing to the preservation of organizational ethical values. In the 2024 fiscal year, the evaluations of 17 processes were

concluded, with 14 of them being archived and three not admitted for lack of materiality and non-compliance with the Code of Ethical Conduct.

- **Week of Ethics, Integrity, and Correction**, addressing topics related to moral harassment, sexual harassment, non-violent communication, conflict of interest. The event lasted four days, with in-person programming at the Bank's headquarters and simultaneous transmission to all employees of the company, and, in addition to the participation of the Internal Affairs, Ombudsman, and Internal Audit, it had the presence of the CGU – General Internal Affairs of the Brazilian Federal Government, which gave the lecture "Strengthening of Internal Control as a Pillar of Ethics in Organizational Culture".
- **Participation in the Regional Leaders' Meetings – ELIDE**, where the members of the COMET visited the nine superintendencies of the Bank, disseminating the main guidelines of the Code of Ethical Conduct, situations of moral harassment, tips for managers' behavior in the face of ethical deviations in their team, conflicts of interest, among others. These visits reached 343 managers of the agency network, among them: Superintendent, General Manager, Deputy Managers and Relationship Managers, Coordinators, and Supervisors. Publications were made for all employees, in a virtual environment, through the Ethics Minute Information Bulletin, following the recommendation of the Ethics Management System of the Federal Executive

- Power, for the dissemination of guidelines on ethical conduct.
- **Publication of various informative e-mails in the Ethics Minute Channel**, on the importance of the Ethics Committee, its structure, and composition, with the objective of providing knowledge about the duties and ethical principles guided by the Code of Ethical Conduct.
- The ethics committee identifies, mitigates, and remediates possible negative impacts arising from inadequate behaviors that may harm the image and reputation of employees. Through a structured process that includes the following steps: we conduct a detailed analysis to identify the impacts generated and assess their extent, hearing the directly impacted parties; we develop specific action plans aimed at mitigating negative effects and promoting a fair and effective recovery; we execute the repair actions based on a clear timeline, ensuring continuous monitoring to measure progress and results; we maintain constant dialogue with the involved parties, communicating the stages of the repair process and promoting trust through a transparent approach; we integrate the learnings of the process to improve our practices and prevent the occurrence of similar impacts in the future. Through these processes, we reaffirm our commitment to socio-environmental responsibility, seeking to generate a positive impact and strengthen the relationship with our employees.



CONTROL MECHANISMS

Through control mechanisms, we ensure that our environmental, social, and governance (ESG) practices are aligned with our sustainability objectives and regulatory compliance. These mechanisms allow us to identify, monitor, and mitigate risks, as well as ensure transparency and responsibility in all our business operations.

Conflicts of Interest

GRI 2-15

Banco da Amazônia recognizes the importance of identifying, managing, and mitigating conflicts of interest to maintain the integrity and trust of our clients, employees, and society in general. We work to ensure that no interest compromises our ability to make impartial and objective decisions. Therefore, we carry out continuous monitoring to ensure that conflicts of interest are adequately managed and that our practices are aligned with the terms of our ethics and governance standards. We maintain a Conflict of Interest Management Policy, which aims to establish and disseminate principles, objectives, guidelines, competencies, and responsibilities to be observed. The competence for disseminating the culture of conflict of interest prevention, as well as its review and updating in the Institution, is the responsibility of the Internal Controls Management.

In 2024, we did not identify any situation generated by the conflict between public and private interest that could improperly influence the performance of functions and responsibilities in the position occupied in the Institution. The senior management of the Bank is reported in cases of conflict of interest. They are not widely disclosed, respecting the confidentiality and secrecy of the information.



Compliance with Laws and Regulations

GRI 2-27

We strictly adhere to laws and regulations for the protection of our Institution, strengthening our reputation and promoting a fair and safe work environment for all. A continuous commitment involving all levels of the Institution, minimizing the risk of litigation, fines, penalties, which can result in non-compliance, and protecting from adverse legal consequences. Under these circumstances, we implement internal processes that are aligned with applicable laws and regulations.

- Through the development of clear policies and procedures that reflect applicable laws and regulations, we ensure that all

employees understand and follow the established guidelines.

- Continuous training programs are offered to educate employees on the importance of compliance and best practices, ensuring that everyone is aware of their responsibilities and knows how to act correctly.
- Regular monitoring and internal audits are carried out to ensure continuous compliance.
- We identify and correct any deviation or non-compliance proactively.
- We maintain service channels, encouraging employees to report any concern or violation in a confidential and secure manner.

O Banco da Amazônia define, como casos significativos de não conformidade, aqueles

que implicam sanções de órgãos reguladores ou multas sob a alçada da Diretoria Executiva.

Em 2024, na área de Controles Internos, foi criado o Gabinete de Crise, uma iniciativa estratégica que reúne uma equipe multidisciplinar composta por representantes das principais unidades estratégicas do Banco. Essa equipe é dotada de expertise para analisar fatores internos e externos que possam desencadear situações críticas. O gabinete foi estruturado para garantir o direcionamento e tratamento adequado dessas situações, promovendo uma atuação coordenada e eficaz, com foco na mitigação de riscos e na preservação da integridade da organização.



BANCO DA AMAZÔNIA

MESSAGE FROM THE PRESIDENT

ABOUT THIS REPORT

GENERAL OVERVIEW AND EXTERNAL ENVIRONMENT

CORPORATE GOVERNANCE

SOCIAL RESPONSIBILITY

ENVIRONMENTAL RESPONSIBILITY

FINANCIAL RESPONSIBILITY

APPENDIX

2024

INTEGRATED ANNUAL REPORT

Internal Controls

GRI 2-12; 2,25; 2-26; 2-27

Banco da Amazônia maintains a robust system aligned with the best market practices and current regulations, adjusted to its size, risk profile, and business nature. Based on the Three Lines of Defense model and the COSO framework, this integrated and coordinated structure promotes management efficiency, contributing to risk mitigation and the generation of sustainable results.

To ensure its updating and efficiency, policies and procedures are constantly reviewed. In 2024, important updates were made to the Conflict of Interest Policy, the Policy for the Prevention of Money Laundering and Terrorism Financing, in addition to the Disciplinary Regime of the Institution. The results of these reviews are analyzed by governance and senior management, providing recommendations for improvements that are directed to the responsible areas for the creation of action plans that resolve the identified issues.

The Bank continuously seeks to strengthen its practices, preventing threats and ensuring the integrity of its operations, information, resources, and institutional image. Comprehensive guidelines apply to all employees, third parties, and directors, guiding behaviors and decisions. Among the main policies are: Anti-fraud and Anti-corruption, Anti-nepotism, Integrity Management, Prevention of Money Laundering and Terrorism Financing, Whistleblower Protection, and Information and Cyber Security.

This area does not have a specific alert system to automatically identify when a topic becomes critical. All matters that the Internal Controls unit considers relevant for analysis or treatment by the highest governance body of the bank are submitted to the appreciation of this collegiate body, ensuring that such topics are duly evaluated.

SOME COMPLIANCE MEASURES:

- 1. Implementation of Policies and Procedures:** We establish rigorous policies and procedures that guide our operations and ensure adherence to all applicable laws and regulations. They are reviewed and updated regularly.
- 2. Training and Capacity Building:** Training programs are offered to keep the team informed about best practices and new regulations.
- 3. Monitoring and Auditing:** Internal audit plays a crucial role in evaluating our processes and compliance with established norms.
- 4. Whistleblowing Channel:** We provide an anonymous whistleblowing channel so that our employees and stakeholders can report any inappropriate behavior or practices that are not in compliance with laws and regulations. All reports are investigated independently and confidentially.
- 5. Risk Management:** We integrate risk management into our compliance strategy, identifying, assessing, and mitigating legal and regulatory risks.
- 6. Collaboration with Regulatory Bodies:** We maintain a relationship of transparent and proactive collaboration with regulatory bodies, ensuring that our practices are aligned with regulatory expectations and requirements. Open communication with regulators allows us to anticipate changes and adapt our policies effectively.



AUDIT

The Internal Audit of Banco da Amazônia acts as the Third Line in the risk and control management process. Its activities are structured in audit, training, strengthening, advisory actions to internal and external bodies, as well as strategy and performance activities that guide and organize all other actions. Audit works are managed according to the Annual Plan of Internal Audit Activities (PAINT), which provides for actions to strengthen and train auditors and mandatory audits, of interest to the Institution, and for the investigation of irregularities.

Audit works are managed according to the Annual Plan of Internal Audit Activities (PAINT), which provides for actions to strengthen and train auditors and mandatory audits, of interest to the Institution, and for the investigation of irregularities.

In the 2024 fiscal year, 80 audit works were concluded, 8 are in progress, and 2 were rescheduled. These works include evaluation and consulting audits, monitoring of recommendations, internal audit management, professional development, management and quality improvement, and collection of information for internal and external control bodies. In addition to carrying out the follow-up of 159 requests/demands from control and inspection bodies, of which 151 were attended to, 7 are in the process of being attended to, and 1 was discontinued.

**OTHER GOVERNANCE
SUPPORT BODIES**

INTERNAL AFFAIRS (CORREGEDORIA)

The Internal Affairs office has, among other attributions: managing the correction process;

standardizing and systematizing the governance structure related to the correction system; managing and exercising technical control of the correction activities performed; receiving, registering, and following up on suspicion of irregularity; coordinating activities that require joint actions of the units integrating the correction system; evaluating the execution of procedures related to correction activities and proposing measures aimed at inhibiting, repressing, and reducing the practice of faults or irregularities committed by employees against the assets of Banco da Amazônia, as well as promoting the operational integration of the correction system, for harmonic, cooperative, and agile action.

**EXECUTIVE SECRETARIAT
OF GOVERNANCE**

The Executive Secretariat acts in the management of the support and advisory process to the General Assembly of Shareholders, the Board of Directors, and the Executive Board of Banco da Amazônia.

INVESTOR RELATIONS

The Investor Relations Coordination has the role of being the channel for dialogue and relationship between the shareholders and Banco da Amazônia, being responsible for providing and updating information regarding the quotations and prices of shares and actions that the Institution is developing in the market that may positively influence its profitability by disclosing its results and other information required by law and/or relevant to its investors, partners, clients, potential credit takers, and the market in general.

COMUNICAÇÃO

GRI 2-16; 2-29

We have structured mechanisms for communicating crucial concerns, ensuring that relevant issues are identified and addressed effectively. These mechanisms include internal communication channels, such as meetings, digital platforms, and direct consultations with senior management, as well as formal processes for escalating critical issues. Continuous engagement with stakeholders is also promoted, ensuring that important concerns are addressed with transparency and responsibility. This system reflects our commitment to ethical management aligned with the principles of governance.

OUVIDORIA

GRI 2-16; 2-25; 2-26;

Its main attribution is to ensure strict observance of legal and regulatory norms related to consumer rights and to act as a communication channel between the client and the institution. It registers and gives formal treatment to complaints, denunciations, suggestions, and praises from clients and users of products and services offered by Banco da Amazônia (email: ouvidoria@basa.com.br):

OMBUDSMAN SERVICE CHANNELS

IN-PERSON

Ombudsman of Banco da Amazônia
13th floor, Block B of the main building

LETTER

Ombudsman of Banco da Amazônia
Av. Presidente Vargas, 800, Campina,
66.017-901, Belém-PA

TELEFONE

0800 722 2171

Business days, from 8 am to 6 pm

TELEPHONE

0800 721 1888

24h per day

E-MAIL

ouvidoria@basa.com.br

INSTITUTIONAL WEBSITE

www.bancoamazonia.com.br

Additionally, we have advisory committees that play a fundamental role in the analysis and treatment of these concerns, ensuring they are addressed transparently and in accordance with governance principles. These committees offer technical and strategic support in decision-making, contributing to risk mitigation and the strengthening of ethical and responsible management.

In the 2024 fiscal year, with monthly, quarterly, semi-annual, and annual periodicity, matters related to credit, capital, and risks (financial, operational, legal, regulatory, reputational, and compliance) were reported to the Board of Directors.

Any citizen can access the ombudsman about problems that occurred in their relationship with Banco da Amazônia, by registering complaints, denunciations, suggestions, requests, and praises, through our various service channels: telephone, e-mail, institutional website, in-person services, letter, RDR-BACEN, Reclame Aqui, Consumidor.com, and ombudsman – privacy, which is available through a form on the Bank’s website. Operating from Monday to Friday, during business hours.

Complaints related to the products and services offered are handled, in the first level, at the customer relations branch or where the event occurred. If there is no immediate solution, the client or user can register their complaint with the SAC. If the solution presented by the SAC is not satisfactory, the client can resort to the Ombudsman. If the client or user does not consider the Ombudsman’s response satisfactory, they can resort to the Central Bank and/or Procon.

The Ombudsman is responsible for submitting the ombudsman’s report semi-annually to the Executive Board for deliberation, which will forward it to the knowledge of the Board of Directors (Consad), Audit Committee, and Audit, with information on the referred propositions, as well as the result of any measures adopted by the responsible organizational units.

In the 2024 fiscal year, the Ombudsman received 411 demands through its internal and external service channels (a 9.6% increase compared to

2023, when 375 demands were received), all of which were answered within the regulatory deadline. Of the 411 demands, 323 were ombudsman’s office submissions, with 54% being on the topic of credit operations, more specifically the search for clients intending to renegotiate debts. There were 88 requests for information, produced or held by Banco da Amazônia in accordance with Law 12,527/2011 (Law of access to information).

All submissions were answered within the regulatory deadline. There were no extensions, and the average response time in the Ombudsman was 4.3 business days, with 82% being answered in up to 5 business days. And to assess the satisfaction of the client or user with the solution presented in the demands registered directly with the Ombudsman, a form is made available to the demandant via e-mail containing two items, according to CMN Resolution No. 4,860/2020, and BCB Normative Instruction No. 265/2022. However, there was no evaluation by the demandants during the period.

DEMAND	2023 Exercise	2024 Exercise
Ombudsman	41	46
Reclame Aqui	33	44
Consumidor.gov	56	63
Proconsumidor	92	81
Central Bank	37	89
SIC/Fala.BR	116	88
TOTAL	375	411

WHISTLEBLOWING CHANNEL

Banco da Amazônia is committed to integrity, transparency, and ethics in all its operations. To strengthen these principles, we provide a Whistleblowing Channel that allows for the safe and anonymous communication of inappropriate behaviors and practices that are not in conformity with our internal policies, laws, and applicable regulations. It is available 24 hours a day, 7 days a week, and can be

accessed by employees, clients, suppliers, and other stakeholders. Reports can be made by telephone, e-mail, or online portal, ensuring the confidentiality of the whistleblower. Reports can be made anonymously, and all information provided is treated with the utmost confidentiality. We guarantee that there will be no retaliation against those who make reports in good faith.

Who is it for?

It is intended for reporting fraudulent or illegal practices; moral or sexual harassment; conflicts of interest; violations of internal policies; unethical or unprofessional conduct; discrimination. All reports received are evaluated and, when necessary, an independent and impartial investigation is conducted to ascertain the facts. Appropriate corrective measures are taken to resolve any identified violation.

The Whistleblowing Channel is an essential tool for maintaining a safe and ethical work environment. We encourage all stakeholders to use this channel to report any behavior that is not aligned with our values and principles.



Impact Management

GRI 2-13; 2-23; 2-25, 2-27

“Effectively managing impacts and identifying strategic opportunities are fundamental factors for the success of our performance, sustainable growth, and relevance in the market.”

RISK MANAGEMENT

Risk management represents a fundamental aspect of corporate governance, as it ensures efficiency, effectiveness, and reliability in the actions and operations carried out by the Institution. It is an integrated process that follows the steps of identification, measurement, evaluation, monitoring, reporting, control, and mitigation. At Banco da Amazônia, the risk management structure is consolidated continuously and integratedly, with a clear definition of roles, attributions, and responsibilities at all hierarchical levels, based on the Three Lines of Defense model.

The Organization’s risk management capacity is in the appetite, controls, strategies, and policies clearly documented and periodically evaluated,

with adequate tools and methodologies, covering credit risk, market risk, interest rate variation risk for instruments classified in the banking book, operational risk, liquidity risk, social risk, environmental risk, climate risk, and transition risk. Risk management is constituted by the Risk Appetite Statement (RAS), Stress Test Program – Sensitivity Analysis, Risk Committee, and indication of the Chief Risk Office (CRO) with application to all hierarchical levels that have risk and capital management responsibilities in their lines of defense, including service providers and relevant third parties.

The Board of Directors attributes to the Control and Risk Directorate the responsibility for Risk Management in the Bank.





GUIDELINES FOR CREDIT RISK MITIGATION

With the objective of preserving the continuity and integrity of our operations and maintaining our reputation before stakeholders, we adopt a prudent risk management policy. Thus, we avoid assuming credit risks with clients:

- Who engage in an activity that presents legal restrictions or harms the image of the Bank;
- With a bad reputation or lack of integrity;
- Who are in litigation with the Bank, arising from credit operations;
- With a risk worse than “C”, except in the context of credit recovery;
- With a risk worse than “C”, except when having a full guarantee from a guarantor with a risk classified as “AA” or “A” (in the form of Complementary Law No. 167, of 04/24/2019);
- Involved in the crimes of money laundering or concealment of assets, rights, and values, or who engage in any other illegal activity;
- Who offer guarantees originating, directly or indirectly, from illicit activities;
- Who has caused damage not yet compensated to the Bank, except when

- the new operation aims at the recovery of credits from other operations or the reduction of exposure;
- Benefited from a negotiated write-off, except when they reimburse the amounts waived, duly updated;
 - With debt sent for judicial collection;
 - Involved in the fraudulent diversion of guarantees, abandonment of assets linked to operations, or incurred in the practice of any act characterizing an unfaithful depository;
 - A company in which people under the preceding conditions and/or responsible for intentional environmental damage participate, directly or indirectly. The same applies to its administrators, partners with management power, joint and several partners, quotaholders, or majority shareholders;
 - Political party;
 - Professional sports club, federation, and confederation;
 - Newspapers, magazines, periodicals, broadcasting companies, and companies with an internet news portal;
 - Churches and religious entities;
 - Penitentiary institutions;

Governance Structure of Risks and Capital

This structure is consolidated through the Integrated Risk and Capital Management Policy, which provides guidelines for risk management, risk appetite, and its levels and limits established in the terms of the RAS. This policy, in addition to guiding the behavior of all the Institution’s

units involved in the risk management process, provides a global view of the integration between the various risks and their reflections on equity.

Banco da Amazônia has a structure composed of Committees and strategic advisory Units, which support the Board of Directors in decision-making. These are Strategic Advisory Committees:



- Proactive and structured approach to mitigate risks, including:**
- Constant monitoring and periodic evaluation of identified risks, with the implementation of corrective measures when necessary.
 - Strict adherence to sector regulations and standards to avoid penalties and preserve the institution’s integrity.
 - Continuous training of employees to ensure they are prepared to identify and manage risks effectively.

RISKS AND OPPORTUNITIES

“Identifying opportunities in risk management are guarantees of sustainability and the growth of the Institution.”

Using a structured process, the objective of Banco da Amazônia is not only to minimize the threats arising from risks, but also to identify and take advantage of future opportunities in this increasingly dynamic and challenging environment. Through a careful analysis of all factors that can negatively affect the Institution, risks are identified, ensuring the success of our business and the Organization itself.

Another important element is the constant improvement of the risk and capital policy and risk appetite of the Institution, enabling the expansion and diversification of the credit portfolio and the solidification of capital, necessary to continue demonstrating the institutional commitment to sustainable management and the strategic vision of using risk as an opportunity to induce sustainable practices in financed ventures, especially those of a larger size that require a differentiated structure in risk management.

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE AGENDA (E-ESG)

Within the scope of the Environmental, Social, and Governance Agenda, ESG and climate risks are evaluated following the guidelines of the Social, Environmental, and Climate Responsibility Policy - PRSAC, which includes principles and guidelines that guide sustainability and social, environmental, and climate risk actions, considering the strategic, governance, and economic dimensions in the performance of Banco da Amazônia, both in the institutional political aspect and in financing operations.

RISK MITIGATION

Banco da Amazônia adopts the Three Lines of Defense model as its internal control and risk methodology, which ensures the competencies and responsibilities of all areas of the Institution, through an integrated and coordinated structure, while contributing to improving communication in risk and control management, allowing for the effectiveness of internal controls and the generation of sustainable results.

- **First Line:** actions such as the intensification of monitoring and distribution of external norms, new control and compliance tests, risk mapping, and adoption of mitigating measures stand out.
- **Second Line:** among other actions, the review of credit risk models, monitoring of trading and banking portfolios, monitoring of the loss base of operational risk events, review of business continuity plans, intrusion testing in mobile banking, implementation of security levels for physical access to the Institution's headquarters building, risk mapping by the internal controls area, compliance rating, and monitoring of recommendations from external control bodies are carried out.
- **Third Line:** the actions are based on the recommendations issued on the organizational processes by the internal audit and by regulatory and supervisory bodies.

Banco da Amazônia seeks to maintain its reputation before stakeholders, adopting a prudent risk management policy, aiming to

preserve the continuity and integrity of its operations. Thus, it avoids assuming credit risks with a client who:

- engages in an activity that presents legal restrictions or harms the image of Banco da Amazônia;
- has a bad reputation or lack of integrity;
- is in litigation with Banco da Amazônia, arising from credit operations;
- is classified in crimes of money laundering or concealment of assets, rights, and values, or engages in any other illegal activity;
- offers guarantees originating, directly or indirectly, from illicit activities;
- has caused damage not yet compensated to Banco da Amazônia, except when the new operation aims to recover credits from other operations or reduce exposure;
- has benefited from a negotiated write-off, except when they reimburse the amounts waived, duly updated;
- has debt sent for judicial collection;
- is involved in the fraudulent diversion of guarantees, abandonment of assets linked to operations, or has committed any act characterizing an unfaithful depository; and
- has a company in which people under the preceding conditions and/or responsible for intentional environmental damage participate, directly or indirectly (the same applies to its administrators, partners with management power, joint and several partners, or majority shareholders).



Training and Capacity Building

Participation in External Events

The Risk Management team participated in the 14th International Risk Congress, in the city of São Paulo (SP), with the central theme “Risks in the face of transformations in motion: Challenges of the global scenario.”

The event emphasized the importance of the role of banks, regulation and supervision, and the implementation of the Basel III rules, climate risk, technological evolution, and innovation.



Asset Management

GRI 2-1

Asset management stands out as an essential tool to ensure the security and growth of our assets. To minimize risks and maximize return on investments, we follow a critical and structured contracting process, based on Law 14.133. By maintaining transparency and clear communication between the parties of the contract, we ensure a common understanding of the objectives and risks.

We work with an ethical and responsible approach to protect current assets, **paving the way for new opportunities for growth and prosperity.**

PERFORMANCE OF ASSET MANAGEMENT - 2024

Our efficient performance in asset management is the result of a critical management of the bidding processes and expense control, including rent, administrative contracts, office supplies, air travel, communications (Mail), and employee transportation.

Through this strategic approach, it was possible to achieve an optimization of resources, generating a significant reduction of R\$ 6,530 (equivalent to 15.6% in relation to the value initially estimated for asset expenses).

It is noted that, with the exception of expenses with air travel and employee transportation, all asset categories recorded contracted values lower than the estimated expenses. The results highlight strong operational efficiency, with savings ranging from 16.4% in administrative contracts to 49.3% in office supplies, demonstrating a solid commitment to cost rationalization and sustainable resource management.

2024 - Estimated and Contracted Asset Expenses

Item	Estimated (R\$)	Contracted (R\$)	Savings (R\$)	Savings (%)
Rent	22,800	18,383	4,417	19.4%
Administrative contracts	12,000	10,028	1,972	16.4%
Office supplies	296	150	146	49.3%
Air travel	4,393	5,184	(791)	18%
Communications (Mail)	2,068	1,148	920	44.5%
Employee transportation	204	338	(134)	65.7%
Total	41,761	35,231	6,530	15.6%



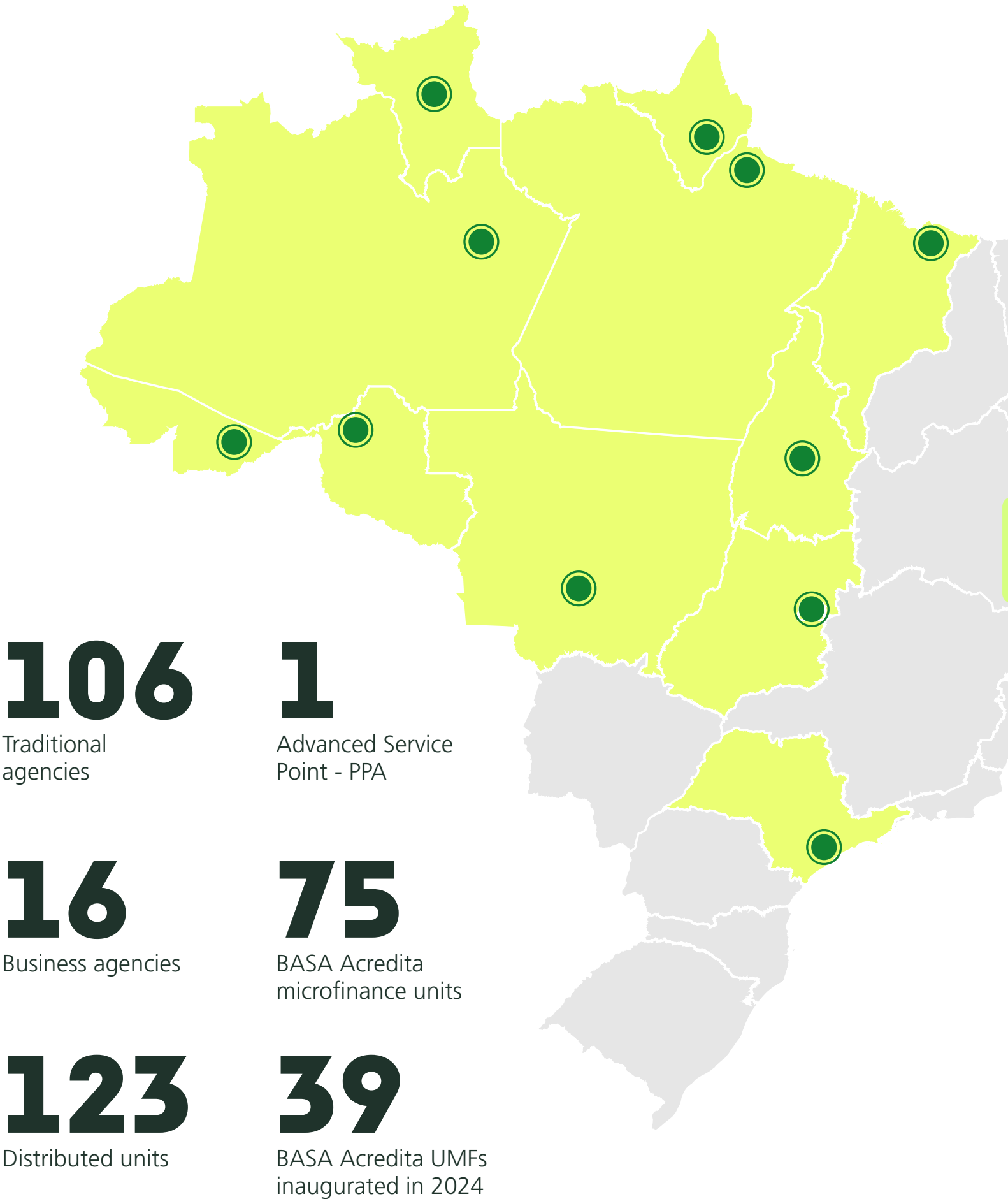
Presence in the Amazon - 100% of municipalities served with credit

In 2024, our physical service structure was formed by 9 superintendencies with 123 agencies, of which 106 are traditional agencies, 1 service point, and 16 business agencies. This structure also includes 75 physical Microfinance Units, of which 39 were inaugurated this year.

We operate in the nine states of the Legal Amazon (Acre, Amazonas, Amapá, Maranhão, Mato Grosso, Pará, Rondônia, Roraima, and Tocantins), in addition to the capital of the state of São Paulo/SP, and we have a representative unit in the city of Brasília/DF.

Bank agencies by Federation Unit						
Region/State (UF)	Agencies			Service Points		
	2022	2023	2024	2022	2023	2024
NORTH	98	101	103			
Acre	9	10	10			
Amapá	2	2	2			
Amazonas	12	11	11			
Pará	42	43	43	1	1	1
Rondônia	14	15	17*			
Roraima	2	3	3			
Tocantins	17	17	17			
NORTHEAST	12	12	12			
Maranhão	12	12	12			
CENTRAL-WEST	7	7	7			
Mato Grosso	7	7	7			
LEGAL AMAZON	117	120	122			
SOUTHEAST	1	1	1			
São Paulo	1	1	1			
TOTAL	118	121	123			

*Agencies in Ouro Preto D'Oeste and Alta Floresta D'Oeste, in Rondônia, were established in 2024 and are scheduled to be inaugurated in the current year (2025).



Management and Strategy Performance

Management Performance

GRI 2-23

Our management is committed to achieving high performance, aligning our strategic objectives with the expectations of our stakeholders. We believe that the sustainability of the business is achieved through transformative leadership, well-informed decisions, and an unwavering commitment to our values and principles.

We carry out management with a direct reflection of our commitment to excellence, innovation, and responsibility. Our Managers adopt a strategic and proactive approach, ensuring that all operations are conducted with integrity, efficiency, and a constant focus on creating value for our stakeholders.

Indicators of our good management practices

- 1

Continuous growth in revenues and profits, a result of efficient resource management and successful investment strategies.
- 2

Solid profitability, with margins that reflect our operational efficiency and ability to generate sustainable value.
- 3

Rigorous cost controls, optimizing processes, and ensuring the efficient allocation of resources.
- 4

Robust approach to risk management, identifying, assessing, and mitigating potential risks in all areas of operation.
- 5

Strong compliance with all applicable laws and regulations, ensuring the integrity and reputation of the Institution.
- 6

Exceptional experience for our clients through quality service, personalized products, and innovative solutions
- 7

We use feedback from our clients to continuously improve our services and products.
- 8

We integrate sustainability principles into our operations, promoting environmentally and socially responsible practices.
- 9

Involvement in social responsibility initiatives, contributing to the economic and social development of the communities where we operate.
- 10

Continuous development of our employees, offering training and development programs that enhance their skills and competencies.
- 11

We promote an organizational culture based on ethics, collaboration, and innovation, creating an inspiring and productive work environment.
- 12

Investment in innovation and technology, improving our systems and services to better meet the needs of our clients.

Strategy

Our business strategy provides for the transformation of financial resources into benefits for our employees, partners, clients, and the community in general, through methods that aim to fulfill the strategic purposes of the Institution in value creation in the short, medium, and long term.

We are committed to responsible institutional conduct, integrating in our business relationships ethical values of transparency, meritocracy, customer focus, responsibility, innovation, sustainability, and respect for diversity. This conduct is also observed in the development of products and services, in the review of processes, in the relationship with employees, in the Institution's projects, and in those in which it participates, in the hiring and maintenance of suppliers.



MISSION

“To develop a Sustainable Amazon with effective credit and solutions”

VISION

“To be the main Development Bank of the Amazon, innovative with engaged employees and solid results”

INSTITUTIONAL VALUES

“Transparency, meritocracy, ethics, customer focus, responsibility, innovation, diversity, sustainability.”



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BUSINESS

Our actions, directed towards sustainability, have positively impacted the regional economy, with direct results in the increase of the product, income, employment, salaries, and tax collection. We have a business model involving

managerial, core, and support and assistance macro-processes, which allow us to identify how the workflow occurs and how we generate value for the environment, the economy, and people's lives:

Managerial:

linked to the organizational strategy, they are directly related to the formulation of policies and guidelines to establish and achieve goals.

Core:

linked to the essence of the Institution's functioning and which characterize its performance, receiving support from other internal processes and generating products or services for the external client.

Support and Assistance:

essential for organizational management, ensuring adequate support for managerial and core processes. They are directly related to the management of the resources necessary for the development of all the Institution's processes.



BANCO DA AMAZÔNIA

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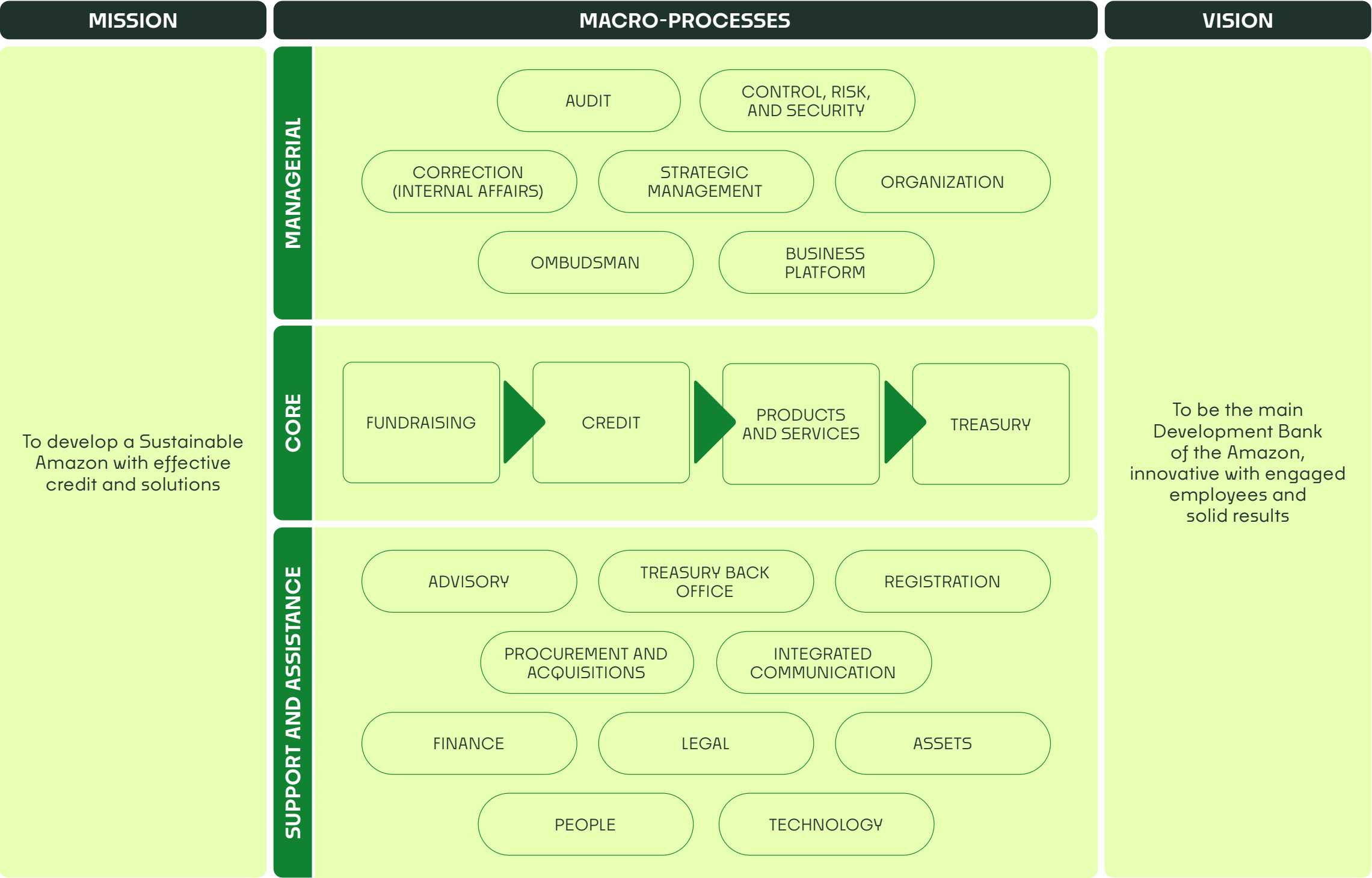
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“The key to Competitiveness and Efficiency”

We create and adopt action, control, and support strategies that support the core activities of the Institution and, for this purpose of the Bank’s Value Chain, we organize and improve the processes in a way that allows the achievement of strategic objectives and, consequently, of our institutional mission. Through them, we identify the most important activities to gain a competitive advantage in the market. The diagram below demonstrates the macro-processes and processes developed, used as a management and Corporate Governance instrument of the Institution.

BUSINESS MODEL



Value Generation

To ensure the competitiveness and success of the business, we add value to improve the economic-financial health in the long term of the Institution. It is supported by the integration of the following capitals:

INPUTS

HUMAN CAPITAL

- We are **2,869** permanent employees;
- Employees hired through public selective process;
- We have an internal policy for valuing diversity.

FINANCIAL CAPITAL

- The Institution's own resources;
- Resources from other sources (FNO, BNDES, OGU), raising of external resources.

SOCIAL AND RELATIONSHIP CAPITAL

- Operation in the 9 states of the Amazon;
- Focus on the Amazonian population and native peoples.

MANUFACTURED CAPITAL

- 123 headquarters agencies;
- Service points;
- Equipment and tools.

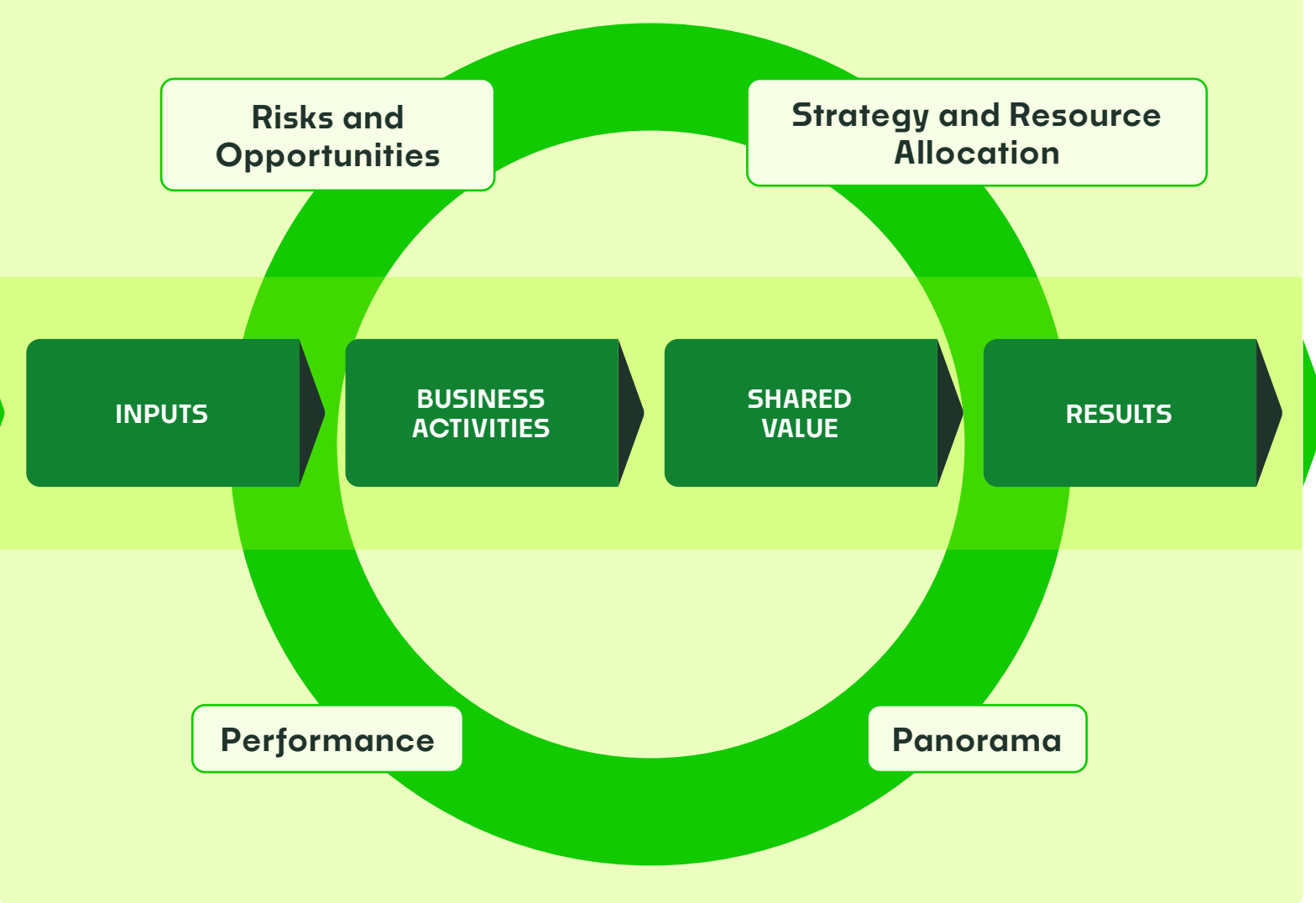
INTELLECTUAL CAPITAL

- Value of the Amazon Brand and reputation;
- Institutional partnerships (Governments, Universities, and research and development institutions);
- Information security.

NATURAL CAPITAL

- Source of energy used in the facilities;
- Use of materials (paper, disposables, and others);
- Socio-environmental assessment.

MISSION AND VISION



FUTURE PERSPECTIVES

- Increase the level of engagement with clients, ensuring a closer, more reliable, and lasting relationship, with a focus on the product portfolio, segmentation, and market coverage, in addition to governance and commercial planning.
- Creation of a diversified portfolio of products aimed at the Individual public, with coverage, digital marketing, and commercial governance.
- Focus on operational efficiency and risk management, seeking to improve the customer experience and optimize the growth of the credit portfolio.
- Evolution in multichannel service, facilitating access to financial services digitally and through new partners.
- Expansion of the offer of green financial products, encouraging sustainable investments.
- Fundraising, aiming to expand our operations, launch new products, and conquer new markets.

SHARED VALUE

HUMAN CAPITAL

Continuous training of employees, with more than 10,000 hours of training in various areas of knowledge. In addition to the numerous benefits offered to ensure safety and well-being, such as a valuation program, diversity, and a health system.

FINANCIAL CAPITAL

- Increased profitability and reduction of operational costs.
- Expansion of the sustainable credit portfolio and positive impact on the economy.
- Financial return for shareholders and investors.
- Growth of net equity (11%).

SOCIAL AND RELATIONSHIP CAPITAL

- Active participation in global forums on sustainable finance and strategic partnerships with international organizations.
- Expansion of financial inclusion with new services accessible to vulnerable populations.
- Increased client trust due to transparency and corporate responsibility.
- R\$ 35,000 paid to suppliers.
- R\$ 13.5 billion invested in the local community.
- R\$ 10 billion in the development of local communities.
- R\$ 8.9 million in donations to social projects.
- R\$ 400 million in external fundraising with the French

Development Agency.

- "Basa Acredita", impacting more than 300,000 people in vulnerable communities.
- Publication of reports.

MANUFACTURED CAPITAL

- **Greater efficiency in banking processes:**
 - i. Information and cyber security;
 - ii. Management and combating of illicit activities;
 - iii. Privacy and protection of personal data;
 - iv. Banking security;
 - v. Electronic fraud.

- **Inauguration of 39 UMFs of BASA Acredita**

INTELLECTUAL CAPITAL

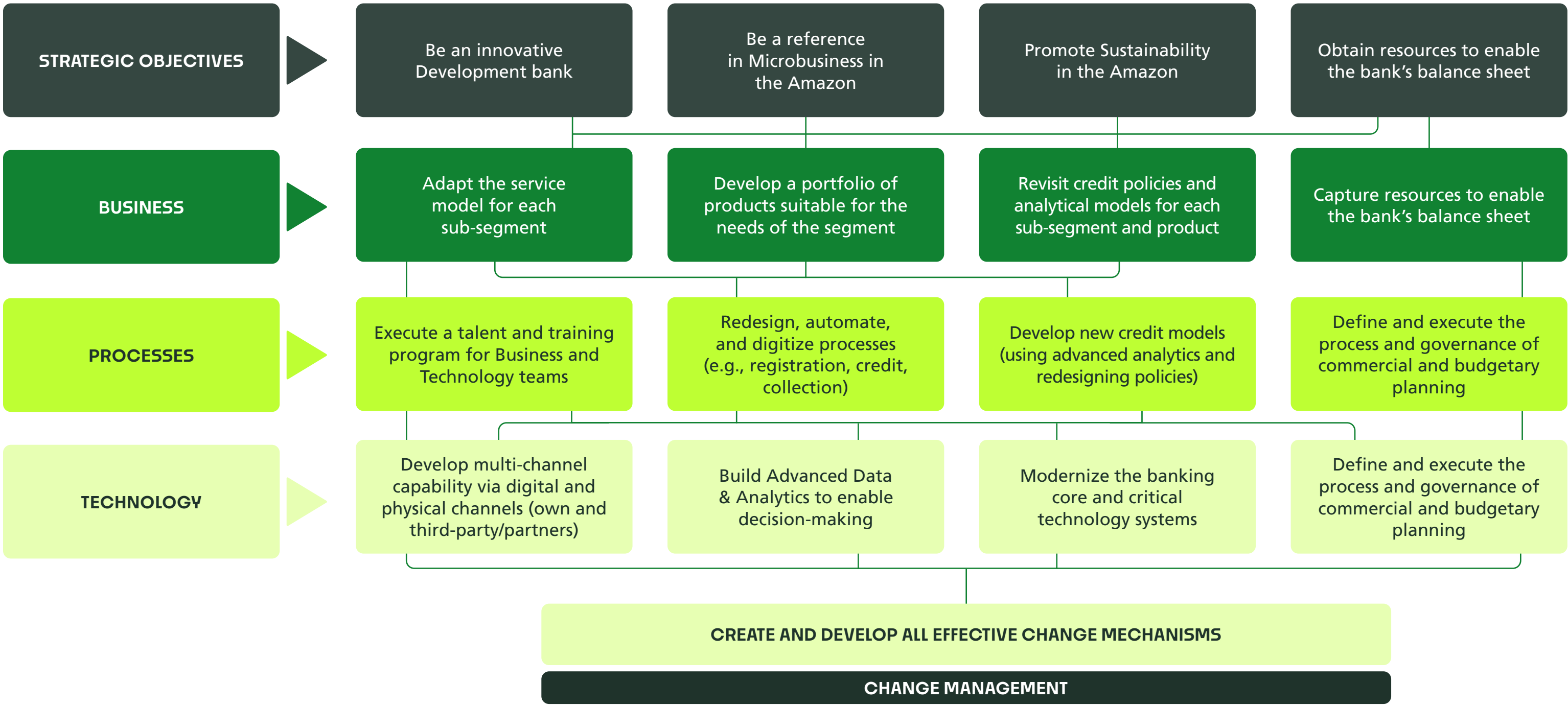
- Development of new innovative processes, such as the use of AI to improve activities.
- Improvement of risk management.
- Strengthening of the brand through strategic relationships with stakeholders.
- Partnership with IDB and AFD
- **R\$ 6.88 million** - educational actions;
- **R\$ 2.5 million** - financial support for scientific awards;
- **R\$ 319,000** - payments made for research in the region.

NATURAL CAPITAL

- Efficient use of energy;
- Circular economy.

Strategic Map

To assess the achievement of these strategic objectives, we use the strategic map that presents the breakdowns by objective.



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Strategic Plan Indicators
- Performance

Para cumprir nossa missão instiTo fulfill our institutional mission and achieve the results foreseen in the strategic planning, we have adopted an effective performance monitoring model. This process involves monthly follow-ups,

strategic meetings, and evaluations conducted by the planning committee.

All actions planned in the business plan are closely monitored through the GPWeb system, which ensures the efficient management of the plan’s execution, consolidating progress in relation to the established goals.

In 2024, we monitored and evaluated 13 performance indicators, the results of which are summarized in the table below. This continuous monitoring reflects our commitment to excellence and constant evolution.

Objective	Strategic Indicator	Results achieved in 2024
Achieve Solid Results	Basel Index	Our Basel Index reached 13.72% in 2024, representing a growth of 0.69% in relation to the previous year. This increase reflects the continuous improvement in our financial soundness, demonstrating a strengthening in the capacity to absorb economic and financial shocks.
	Return on Equity (ROAE)	In the 2024 period, our ROAE was 18.2%, representing a decrease of 6.9% in relation to the previous year, 2023.
	Portfolio Quality Index	Our Portfolio Quality Index shows that 93% of our portfolio is concentrated in the AA-C ratings. This indicates that most of our assets have a credit rating ranging from high quality (AA) to medium quality (C).
	Operational Efficiency Index	Our Operational Efficiency Index was 30.5%, demonstrating our ability to use resources efficiently to generate revenue and control operating costs.
Promote Sustainability in the Amazon	ESG Agenda Index (Green Lines, Pronaf, and IG SEST)	We achieved 117% of the ESG Agenda Index in 2024. This result considers performance in strategic lines such as Green Lines, Pronaf, and the SEST Governance Index (IG SEST), reflecting our commitment to sustainable practices, socio-environmental responsibility, and excellence in public management.
	Public Policy Application Index	In 2024, we reached 100.54% in the Public Policy Application Index. This performance reaffirms our commitment to executing public policies aimed at social and economic development, contributing to inclusion, job creation, and the strengthening of the attended regions.
Be a reference in Microbusiness in the Amazon	MPO Growth Index	We applied R\$ 375.4 million in Oriented Productive Microcredit, representing a growth of 28.9% in relation to 2023. The program seeks to foster entrepreneurship, social inclusion, and sustainable development, offering adequate financial conditions for small local entrepreneurs.
	PRONAF Growth Index (FNO)	We applied R\$ 1.3 billion in credit operations, which represents an increase of 72% in relation to 2023. This significant growth reflects our commitment to supporting rural development and strengthening family farming.
	MPE Growth Index	In 2024, we financed R\$ 1.1 billion in credit to micro and small enterprises (MPE), which represents an increase of 38.4% in relation to 2023. This significant growth demonstrates our commitment to supporting the development and sustainability of MPEs, which are fundamental to the local economy.
	MEI Growth Index	In 2024, we allocated R\$ 37 million in resources for serving the Individual Microentrepreneur (MEI), reinforcing our commitment to fostering entrepreneurship and productive inclusion. This investment directly contributed to the expansion of the base of attended MEIs, promoting income generation, financial autonomy, and local development in the communities where we operate.
Be an innovative Development Bank	BASA Digital Contracting Index	Our BASA Digital Contracting Index in 2024 shows that we carried out R\$ 88.8 million in contracts, distributed in 5,008 operations. This represents 6.8% of the total applied in PRONAF. This result highlights the importance and effectiveness of our digital operations, contributing significantly to the support of rural development and family farming.
	MPO Digital Contracting Index	Our MPO Digital Contracting Index in 2024 shows that 100% of MPO operations were contracted through digital means. This result highlights the efficiency and effectiveness of our digital platforms, allowing for a more agile and accessible contracting for our clients.
	New Channel Implementation Index (Multichannel)	In 2024, of the 29 planned deliverables for conclusion, 22 were concluded, which represents 76% of the total planned. The 24% of unfinished deliverables are related to the contracting process. This result demonstrates our commitment to expanding and diversifying our service channels.

**STRATEGY - CORPORATE
STRATEGIC PROJECTS**

To support our vision and institutional mission, ensuring that all efforts are directed towards sustainable progress and long-term success in achieving the most important objectives. In recent years, we have been expanding our operations in the Legal Amazon, improving internal processes and our corporate governance, through the adoption of several measures that have accelerated the growth of the total credit portfolio, such as the consolidation of specialized credit tracks with automation of limits and internal processes, in addition to the expansion of the use of digital business channels with the use of applications such as BASA Digital and MPO Digital.



Transformation Program - team of managers from Banco da Amazônia.

DIAGNOSIS AND DEFINITION

Between October/2023 and February/2024, a renowned international consulting firm was hired to carry out a diagnosis of the operating model and the strategic directions of the Bank. From the diagnosis, a review of the Bank's Strategic Planning until 2030 was carried out. The main Objectives of the new Strategic Planning are listed below:

- Increase in the total credit portfolio;
- Continued growth of the FNO Credit Portfolio;
- Diversification of funding sources;
- Expansion of the product portfolio, such as: credit, security, fundraising, current account, and distribution of third-party resources, among others;
- Expansion of the client base of different segments (Corporate, Agribusiness, and Individual) with a focus on high engagement in business generation;
- Offer clients a multichannel journey for contracting and using products, including digital channels and/or business partners.

Focus on the 2024-2030 Strategic Planning

Starting in May/2024, the implementation of the "Transformation Program" began, which aims to be concluded in 24 months. The plan's objective is to remodel the service to clients and will have developments in three main segments:

- **Individual Segment:** adapt the service model to better serve different profiles of Individual clients, developing a product portfolio that meets their respective needs through physical and digital channels, remote and specialized service with marketing support.
- **Corporate and Agribusiness Segment:** enhance activities with clients from the Corporate and Agribusiness segments, improving service protocols, strengthening relationships, and increasing the product portfolio to better meet the needs of these clients.
- **Multichannel:** expand the digital and physical presence, allowing clients to use the services through different channels (agencies, stores, partners such as banking correspondents and Institutions Authorized to Operate as Oriented Productive Microcredit, contact center, digital applications, expansion of remote channels, among others).

To support customer service, various models, methodologies, and systems will also be restructured, as follows:

- **Credit methodology and processes:** develop new credit models with the use of advanced data analysis, redesign, automate, and digitize processes, and modernize the collection model, adding greater efficiency in a segmented and automated way.
- **Agile operational model:** establish an agile operational model integrating technology into

internal processes, promoting an environment that allows for innovation in routines and flexibility in the development of activities.

- **Systems and data:** modernize core banking systems and other critical systems for operations, build an advanced data and analytical infrastructure that allows for greater efficiency and security in conducting business.
- **Talents, internal communication, and health:** implement a new training program for employees, mainly in the business and technology teams, in addition to promoting internal communication and health actions for all our employees to qualify for the new processes, businesses, and strategic segments.
- **Backoffice:** redesign, automate, and digitize our backoffice processes, increasing efficiency and reducing costs, providing greater focus and resources to the units efficiently, strengthening the generation of strategic business.
- **Public procurement:** reformulate the public procurement process to ensure greater efficiency.

With the start of the plan's execution, many advances were achieved in 2024, enabling a strategic direction for the Bank's business.





FUTURE DIRECTIONS

To enable the expected growth of the portfolio, the Bank intends to expand the deployment of funding sources beyond the FNO, such as, for example, through RPL – Free Proprietary Resources, RPE – Equalizable Proprietary Resources, BNDES – National Bank for Regional Development, AFD – French Development Agency, FMM – Merchant Marine Development Fund, FDA – Amazon Development Fund, FUNGETUR – Tourism Development Fund, among others. This strategy will allow the Bank to have the necessary funding to meet the latent financing demand in the region and to continue acting in the implementation of the Federal Government’s public policies.

The Bank’s action will be in the strategically priority segments (Agro, Corporate, Individuals, PRONAF, and MPO), as well as in other segments where it already has a strong presence (e.g., tourism, industry, infrastructure, among others), adapting to the needs of the region and its commercial potential.

In addition to the strategies for products and channels, the Bank has already been applying Strategies for clients, with a focus on a new service model that is in the implementation phase, supported by CRM and digital platforms, which will allow access to a larger number of clients, consistently expanding the existing base.

The strategy aims to implement specific service models for each segment, including high-income Individual clients, introduction of product specialists, allowing the expansion of the product and service portfolio. In addition, a system capable of providing a 360° view of clients and recommendations according to their needs will be implemented, ensuring agility in service and greater proximity in the relationship.

In the wake of serving Individual clients, the launch of a credit card in partnership with a third-party processor is also planned. The launch of products to complement the insurance portfolio and enter the consortium market is also planned.

To enable the offer of new products and reach more clients, it is necessary to create channels and improve the current ones. Therefore, the development of partner channels (banking correspondents and OSCIP) was defined as a strategic priority, expanding the reach of PRONAF and BASA Acredita (MPO). The launch of a new application, a new internet banking interface, the development of a Contact Center, the implementation of a Chatbot, and the revitalization of the agencies are also planned. All these actions will be part of the Bank’s modernization strategy for the coming years.

PUBLIC POLICY

GRI 203-2; 2-23

Banco da Amazônia is the main agent of the Federal Government in the execution of policies, plans, and governmental programs aimed at the sustainable development of the Amazon region, being present, with development credit, in 100% of the localities in the region. Among the public policies supported by the Institution, the following stand out:

- **Pluriannual Plan of the Federal Government (PPA).** The main budgetary planning instrument of the Federal Government, the PPA defines the guidelines, objectives, and goals of the Federal Public Administration for a 4-year horizon. In 2024, Banco da Amazônia contributed to the PPA through the financing of the FNO, investing R\$ 13.5 billion for the promotion of sustainable regional and territorial development and the reduction of intra and inter-regional inequalities.
- **Harvest Plan of the Federal Government:** Supports agricultural production, with prioritization of small and medium rural producers. In support of the 2024/2025 Harvest Plan, Banco da Amazônia financed, until December 2024, the amount of R\$ 1.97 billion.
- **National Program for the Strengthening of Family Agriculture (PRONAF).** It involves a set of actions aimed at increasing the productive capacity, generating employment, and raising the income of family farmers. In addition to financing production costs, PRONAF invests in the

modernization of family ventures aiming to increase production, productivity, and the competitiveness of the segment. In 2024, Banco da Amazônia contracted, in support of PRONAF, R\$ 1.3 million.

- **National Program for the Support of Microenterprises and Small-Sized Enterprises (PRONAMPE):** Instituted by Law No. 13,999/2020, PRONAMPE aims to contribute to the economic and social development of the country, through actions and public initiatives that induce an increase in the productivity of micro and small enterprises, including individual microentrepreneurs.
- **National Program of Oriented Productive Microcredit (PNMPO):** The Amazônia Florescer Program enables access to credit for popular entrepreneurs in the Region through sequential, gradual, and tailored loans to their needs, with monitoring of their individual and business development. In 2024, R\$ 372 million was contracted in support of regional microentrepreneurs.
- **National Program for the Support of Culture (PRONAC):** Banco da Amazônia supports Amazonian culture through the FNO-Amazônia Empresarial Verde Program, which encourages the development of businesses on sustainable bases.
- **National Policy for Regional Development (PNDR):** It represents a legal instrument that guides the action of the Federal Government aimed at reducing economic and social inequalities, as well as intra and inter-regional ones, through the creation of development opportunities that result in economic growth, income

generation, and improvement of the population’s quality of life. Using FNO resources, Banco da Amazônia primarily stimulates the development of the most deprived municipalities with better economic and social infrastructure, which are those classified by the PNDR typology as low and medium income, which absorbed R\$ 10 billion.



- **Regional Development Plan for the Amazon (PRDA):** The PRDA has as a macro objective to promote the reduction of regional inequalities through the generation of employment and income, economic growth, quality of life, and the internalization of regional wealth.

CORPORATE SECURITY
AND COMPLIANCE

GRI 203-1

The corporate security of Banco da Amazônia observes the legal and control requirements, seeking the prevention and reduction of threats to safeguard the integrity of people, information, tangible and intangible assets, and the institutional image. It operates in the macro-processes of banking and asset security; information security; cybersecurity; combating fraud, money laundering, terrorism financing, breach of banking secrecy, and other illicit acts; privacy and data protection, and other related processes.

In the 2024 fiscal year, the main actions developed by Banco da Amazônia in the scope of corporate security were the following:

- **Information Security and Cybersecurity Process:** in 2024, the Information Security and Cybersecurity process advanced in the protection of the digital assets of Banco da Amazônia through the implementation of a CASB (Cloud Access Security Broker) solution, strengthening the monitoring and control of access to services in the cloud. In addition, the mapping of the Segregation of Duties (SoD) and Critical Access (SAT) matrix was carried out, improving governance and mitigating risks related to permissions and responsibilities. A preliminary technical study was also conducted for the contracting of a Governance and Identity Administration (IGA) solution, reinforcing security and compliance in access management;

- **Management and Combating Illicit Acts Process (Prevention of Money Laundering and Terrorism Financing – PLD/FT):** in 2024, we continued with the review and improvement of the PLD/FTP processes, through automation that resulted in a relevant increase in the analyses arising from the MSAC process. We also highlight the launch of the plan for the dissemination of the culture of prevention and combating LD/FTP that covers all organizational levels, including with greater attention to the most sensitive units;
- **Privacy and Personal Data Protection Process:** in 2024, we launched the updated version of the Mandatory LGPD Course, training the employees of Banco da Amazônia on the legal responsibilities and practical measures for data protection, based on the best market practices. We also issued the Personal Data Management Circular, which details procedures and policies for a safe and effective treatment of personal data, reinforcing compliance with the LGPD and establishing standards of rigor and transparency in all areas of the Organization. In addition, we introduced the Circular of Personal Data Management in Third Parties (Due Diligence), ensuring that our partners and suppliers are in compliance with data protection norms;
- **Banking Security Management Process:** banking security management, based on the preliminary technical study conducted in 2024, designed two large macro-processes that will be implemented in 2025:
 - **New access control of the headquarters:** project to improve access control at the headquarters of Banco da Amazônia.

- The technical study proposed the use of technologies such as facial biometrics to ensure a more rigorous and efficient control of the entry of employees and visitors in restricted areas; and
- **New electronic security monitoring service:** project includes the creation of a 24/7 monitoring center at the headquarters of Banco da Amazônia, with the integration of security cameras, sensors, and alarms. This center will have the function of monitoring all the Institution's dependencies in real time, ensuring an immediate response to any incident or suspicious situation, in addition to allowing continuous monitoring of the facilities;
 - **Electronic Fraud Process:** In 2024, significant improvements were implemented in the structure of fraud prevention and combat, with a focus on efficiency and integration between areas. The processes of preparing and investigating reports were optimized, resulting in a reduction of deadlines and greater effectiveness in investigations. We strengthened collaboration with Compliance, the Internal Affairs Office, and the SAC and Ombudsman channels, aiming to speed up responses to clients. We actively participated in the Febraban's Awareness Squad in partnership with the Communication unit, promoting internal and external campaigns to combat fraud, aligned with the financial system. Implementation of the OFD solution, which allows for personalized risk assessment (risk score) and customization of security rules. For PIX, we developed specific rules against suspicious transactions, a result of the integration between technology and business.



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INVESTMENTS MADE
IN TECHNOLOGY

New security modules for mobile banking: Incorporation of new security processes for the mobile banking environment, bringing with it greater convenience and better experiences. There are more than 30 verification items that elevate security in carrying out transactions using the mobile device.

PIX Services: In order to allow users of PIX services greater management of their transactional limits, Banco da Amazônia made it possible for the limits to become personalized and with the possibility of differentiation of the day and night period, in addition to definitions of limits by type of person, thus providing users with greater security, as well as operational improvements and usability of the services. It also enabled the creation and availability of PIX services at the Institution’s self-service terminals, representing an extension of the functionalities

of this instant payment system offered by Banco da Amazônia. By integrating PIX into the ATMs, clients can enjoy an additional way of making transfers and payments quickly and efficiently, in addition to the traditional banking operations available at the self-service terminals.

In the last quarter of 2024, the Recurring Scheduled PIX was launched, allowing for automatic payments at regular intervals, such as monthly fees and rent, directly through PIX. This functionality offers practicality and efficiency, facilitating financial organization and avoiding delays. In addition, Banco da Amazônia incorporated PIX into the Federal Government’s collection services, allowing the payment of federal taxes such as DAS, DARF, and DAE. This complements the success of the Digital FGTS, optimizing the individualization of values in the workers’ accounts and offering greater practicality and efficiency to clients.

INFORMATION TECHNOLOGY

GRI 203-1

We make investments in Information Technology (IT) to strengthen our performance and promote practices aligned with sustainability. Through the implementation of innovative systems and digital tools, it is possible to optimize processes, improve decision-making, and increase operational efficiency, reducing waste and the consumption of natural resources. In addition, solutions based on IT, such as artificial intelligence and automation, enable the transition to circular economy models and facilitate engagement with stakeholders, promoting greater transparency in operations and in socio-environmental commitments.

MAIN INVESTMENTS IN TECHNOLOGICAL INFRASTRUCTURE

- **Backup solution implementation:** Implementation planned for January 2025. Provides an increase in storage capacity and backup performance to meet business needs. Improvements in the agencies' infrastructure included the complete reorganization of the logical cabling of the communication racks, cleaning and reorganization of the CPD rooms, decommissioning of obsolete equipment, and installation of latest-generation wi-fi equipment. These activities transformed the reality of the units, delivering a technological infrastructure that will boost the agencies' results.
- **Replacement of obsolete cash terminals:** Replacement of old terminals with new terminals with HD SSD and high-resolution

monitors for improvement in usability and processing, offering greater efficiency and reliability. The update of the entitlement modules in the ATMs eliminated risks and generated significant savings for Banco da Amazônia. The contracting of low-orbit satellite internet links increased the internet speed in the agencies from 2 Mbps to 200 Mbps, with a 10-fold reduction in monthly costs. In addition, firewalls, APs, wi-fi controllers, switches, and advanced network analysis tools were contracted, with implementation planned for January 2025.

- **SIGAF Administrative Contracts Management Solution:** progress in the construction of this solution that deals with the entire life cycle of the process, from budgeting and planning of investments; expenditures and expenses of the Institution, including the management of contracts, issuance of service orders, and measurement by the deliveries by the contract supervisor; until the respective settlement of the payment, it aims to improve the efficiency of the administrative activities of Banco da Amazônia and raise the levels of process control.
- **Open Finance Project (Open Banking):** Implementation of the functionalities of Phase 3 API of Payments v. 3.0, making Banco da Amazônia compliant with the obligations determined by the Central Bank with Open Finance Brazil. In addition, it continues to invest in the development of solutions that seek to generate value: PFM, BFM Payment Initiator, Super App, and other investments.

PROJECTS ASSOCIATED WITH THE MODERNIZATION OF THE INSTITUTION'S BUSINESS PLATFORM

- **Implementation of the new Core banking:** bringing more fluidity and better conditions in the generation of new business and dealings with clients, including business and administrative processes. The business, compliance, security, accounting, risk, and technology requirements notebook was concluded, in addition to public consultations to identify strategic partners. In conjunction with other initiatives such as Digital Onboarding, Chatbot, Cards, and CRM, they will constitute a modern digital platform for the creation and availability of PF and PJ banking products.
- **Hiring of the Data Lake platform:** aiming to provide robust and advanced analytical bases to optimize the use of data from various sources, including managerial data for more effective decision-making. With the creation of a new data governance competence, the trend is that the quantity and availability of this data will increase throughout the Organization.
- **ServiceNow Platform:** implementation of the IT Service Management (ITSM), Strategic Portfolio Management (SPM), and Configuration Management Database (CMDB) modules. This initial stage sought to structure IT processes, align strategic initiatives with organizational objectives, and establish efficient management of IT assets and configurations. The expectation is that the platform will bring significant improvements in automation, integration,

and operational efficiency throughout the modernization project.

- **BASA Digital Project:** aims to introduce a new format of digital contracting with low operational cost due to process automation, allowing for large-scale contracting, in addition to facilitating quick and unbureaucratic access to the FNO for specific populations such as indigenous people, settlers of the Agrarian Reform, quilombolas, extractivists, and artisanal fishermen.
- **DREX Pilot Project:** leads one of the 16 consortia selected by the Central Bank for the pilot of the Digital Real, the DREX. The objective of this pilot project is to execute tests of technology defined for the Central Bank's DeFi platform, as well as to test viable business models to run on this platform. The future and ongoing tests for the pilot are:
 - **Digital Real:** perform transfers between participants (bank and financial institutions);
 - **Tokenized Real:** simulate transfers between clients of the same Institution;
 - **Swap Digital Real and Tokenized Real:** simulate transfers between clients of different financial institutions; and
 - **TPFt:** simulate the purchase and sale of tokenized federal public bonds between institutions, between clients, and between clients and institutions.



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05

Social Responsibility

Human resources management and employee well-being

GRI 3-3

Our People Management Policy, applied to all employees of the Institution, aims to establish concepts, guidelines, rights, and responsibilities that support, regulate, and guide the relationship between Banco da Amazônia and its employees.

Banco da Amazônia will adopt the best market practices, seeking to promote solutions and continuous improvements in People Management, developing, recognizing, and retaining talents capable of producing high-performance results aligned with the Bank’s strategies.

Among the principles of people management considered by the Institution are:

- Adherence to integrity and ethical values;
- The attribution of responsibility to employees and units in a clear, defined, and limited manner;
- Adequate segregation of functions;
- Proactivity and efficiency;
- Respect for diversity;
- The development of competencies and meritocracy;
- Relationship and communication;
- Negotiation and conflict resolution;
- Developing our human capital as a market differentiator.



“We recognize that managing human capital efficiently and strategically is vital within an organization.”

We value the potential and well-being of our employees, promoting a healthy and productive work environment, continuous development, recognition and rewards, health and well-being, performance evaluation, and other non-financial types of rewards.

Recognition and Valuation Program (PRV): it is the granting of financial support to the bank’s units, aiming to promote actions that strengthen functional integration in the work environment, improve the organizational climate, interpersonal relationships, recognition, and valuation of employees. The Program serves 100% of the units with significant adherence from employees and other employees. During the 2024 fiscal

year, a total of R\$1,463,261.77 (one million, four hundred and sixty-three thousand, two hundred and sixty-one reais and seventy-seven cents) was made available.

Experience Program: launched in February 2024 as a way to promote a 360° view of Banco da Amazônia to managers from various areas. This innovative and immersive action led our leaders to know the reality and challenges of the various sectors of the Bank, with its first expeditions occurring on February 26 and March 1. The program provided valuable opportunities to identify improvements and implement changes to drive the transformation of our Institution.

Aquele(a) que inspira e orienta sua equipe, não apenas define direções claras para o time, mas trabalha lado a lado para garantir que suas entregas para a transformação excedam as expectativas.

Anderson Pereira

Líder notável Backoffice

Marco Antônio

Líder notável Modelo Operacional

Byanca Villacorta

Líder notável PF Não Rural

Conclui ações com excelência e gera impacto com consistência, promovendo resultados que contribuem com o sucesso do projeto de Transformação.

Anderson Matos

Multicanalidade

Dheyria Araújo

Modelo Operacional

Leonardo Patrício

Sistemas e Dados



EMPLOYEE OF THE MONTH PROGRAM

Aiming to recognize and value the individual efforts of our employees who stand out in terms of collaboration and productivity, by Unit. It is carried out by means of a vote: the employees elected as employee of the month receive gifts with the program’s logo and recognition from their work team through an itinerant trophy.





DIVERSE PROFILE
OF OUR WORKFORCE

GRI 2-4; 2-7; 2-8; 2-27; 2-30; 401-1, 401-2, 404-3

We are an institution represented by a diverse workforce, including gender, race, ethnicity, age, physical and mental abilities, among other aspects. We seek an inclusive workforce, where everyone has the same chances of access, development, and success, regardless of their personal characteristics.

Permanent employees are all individuals hired by the Bank, through prior approval in a public selective process, to provide non-temporary services for a salary. The senior management is appointed in accordance with the hiring requirements defined in the Bank’s Statute, and may or may not have a link with the Bank.

Currently, our workforce is composed of 3,300 employees, of which 2,869 are permanent employees, 220 are interns, and 211 are young apprentices. Of the permanent employees, 118 were admitted in 2024, through a public selective process, located in the bank’s areas of operation, most of them in the North region. This year, unlike previous years, we present the number of 838 outsourced workers, **who correspond to our employees for the provision of temporary services, due to ancillary activities**. They are employees in surveillance and security, cleaning assistants and maintenance staff, electricians, firefighters, and administrative assistants.

RECRUITMENT AND SELECTION

Banco da Amazônia is a Mixed-Economy Company, its labor regime is governed by the Consolidation of Labor Laws (CLT), approved by Decree-Law No. 5,452, of May 1, 1943. The CLT establishes the norms that regulate individual and collective labor relations, guaranteeing the rights of workers and establishing fair rules for employees and employers.

To be hired as an employee at Banco Amazônia, the candidate must participate in the public selective process, including a test of general knowledge, technical skills, psychological assessments, and interviews. If approved, the candidate will undergo a medical evaluation and, eventually, will be appointed to the position.

Admission will be at the initial level of the position for which they qualified, which can be Scientific Technician or Banking Technician, following the order of classification for filling the vacancies provided for in the public notice and others that may, by chance, become available by Banco da Amazônia, to meet the needs of the services, during the validity period of the Competition. After the employee’s entry into the Bank, they must be immediately read and made aware of the Policies, Norms, Manuals, Procedures, Communications, etc., at which time the training related to the Prevention of Money Laundering and Terrorism Financing, Compliance, and the Code of Ethics of the Bank will be applied.

Employees by region

Currently, we have 2,869 permanent employees, a growth of 1.2% in relation to 2023 (2,835), not including interns, young apprentices, and third parties. We do not have employees without a guaranteed workload. According to the table below, the North region concentrates the majority of employees (2,667), the other employees are allocated in the Northeast, Central-West, and Southeast regions.

2024 - Number of employees by region			
REGION	2022	2023	2024
NORTH	2667	2584	2669
NORTHEAST	122	124	128
CENTRAL-WEST	79	121	67
SOUTHEAST	4	6	5
SOUTH	0	0	0
TOTAL	2,867	2,835	2,869

Employees by type of employment and gender

GRI 401-2

Of these 2,869 permanent employees, 649 (23%) work full-time, slightly below the 652 of the previous year, while 2,220 (77%) work part-time, maintaining the trend observed in 2023 (2,183). The state of Pará (PA) continues to concentrate the majority of employees, totaling 2,032, of which 1,319 are men and 713 are women, of whom 1,644 work part-time and 388 work full-time.

2024 – Number of employees by type of employment and gender						
Gender/ Region	Permanent Employees		Full-time Employees		Part-time Employees	
	2024	2023	2024	2023	2024	2023
UF: AC	94	141	36	28	66	105
Male	62	82	28	22	40	54
Female	32	59	8	6	26	51
UF: AP	28	26	8	8	20	18
Male	16	15	6	6	10	9
Female	12	11	2	2	10	9
UF: AM	118	117	22	35	83	85
Male	73	67	20	24	49	47
Female	45	50	12	11	34	38
UF: MA	128	124	39	37	91	85
Male	85	85	30	26	59	55
Female	43	39	9	11	32	30
UF: MT	67	121	30	24	43	91
Male	40	65	16	15	25	49
Female	27	56	14	9	18	42
UF: PA	2,032	1,806	368	388	1,644	1,438
Male	1319	1191	227	254	1065	964
Female	713	615	141	134	579	474
UF: RO	187	233	61	59	128	172
Male	108	134	35	32	76	99
Female	79	99	26	27	52	73
UF: RR	25	25	7	8	17	18
Male	14	14	4	5	9	10
Female	11	11	3	3	8	8
UF: TO	185	236	70	61	124	166
Male	119	160	52	42	77	108
Female	66	76	18	19	47	58
UF: SP	5	6	1	1	4	5
Male	3	3	0	0	3	3
Female	2	3	1	1	1	2
TOTAL EMPLOYEES	2,869	2,835	642	649	2,220	2,183

The data is extracted from the PeopleSoft system and subsequently processed to ensure the accuracy and relevance of the reported information. The process includes the usage of specific filters to obtain the necessary data. The report is generated based on the reference date of 12/31/2024, ensuring a consolidated and updated view of the information.

2024 – Number of employees by type of employment and gender					
EMPLOYMENT TYPE	GENDER	2023	%	2024	%
FULL-TIME	MEN	418	64%	426	66%
	WOMEN	234	36%	223	34%
		652	23%	649	23%
PART-TIME	MEN	1,398	64%	1,413	64%
	WOMEN	785	36%	807	36%
		2,183	100%	2,220	77%
TOTAL		2,835	100%	2,869	100%

Of the 2,869 permanent employees, we have 1,839 of the male gender (64.1%) and 1,030 of the female gender (35.9%). In comparison with 2023, we observe a slight increase in male participation (from 1,816 to 1,839) and a small reduction in female participation (from 1,019 to 1,030), maintaining the proportional distribution of the functional staff.

Employees by: Race, Ethnicity, People with Disabilities, and Sex.

The following table shows, of the total of 2,869 permanent employees, their diversity; in the gender pillar: we have 1,839 of the male sex (64.1%) and 1,030 of the female sex (35.9%); in the ethnic pillar: 49.15% are brown, 43.50% white, 6.03% black, and 1.29% yellow and 0.03% indigenous; in the People with Disabilities pillar, we have 4.39% of People with Disabilities.

2024 - Quantity of employees according to sex, race, and People with Disabilities		
DESCRIPTION	QUANTITY	%
Male Employees	1,839	64.1%
Female Employees	1,030	35.9%
TOTAL	2,869	100%
Brown Race Employees	1,410	49.15%
White Race Employees	1,248	43.50%
Black Race Employees	173	6.03%
Yellow Race Employees	37	1.29%
Indigenous Race Employees	1	0.03%
TOTAL	2,839	100%
PCDs Employees	129	4.50%

New Hires and Employee Turnover

GRI 401-1

In 2024, 118 new employees were hired through a public selective process, of which 23 self-declared as black or brown. In the same period, 92 departures occurred, with 64 (70%) being male and 28 (30%) female. Thus, the registered turnover rate was 5.69%. There was no hiring or departure in the PCD category in the analyzed period.

2024 – ADMITTED EMPLOYEES		
Gender	Quantity	%
Men	80	67.80%
Women	38	32.20%
TOTAL	118	100%
Age	Quantity	%
Up to 30 years	50	33.90%
31 to 50 years	61	60.17%
Over 50 years	7	5.93%
TOTAL	118	100%
Region	Quantity	%
NORTH	107	83.90%
NORTHEAST	10	6.78%
CENTRAL-WEST	1	0.85%
TOTAL	118	100%

2024 – DEPARTED EMPLOYEES		
Gender	Quantity	%
Men	64	69.57%
Women	28	30.43%
TOTAL	92	100%
Age	Quantity	%
Up to 30 years	14	15.22%
31 to 50 years	29	31.52%
Acima de 50 anos	49	53.26%
TOTAL	92	100%
Region	Quantity	%
NORTH	86	93.48%
NORTHEAST	3	3.26%
CENTRAL-WEST	2	2.17%
SOUTHEAST	1	1.09%
TOTAL	92	100%

Workforce - Service Providers

GRI 2-8

In 2024, we registered 189 interns who, despite not belonging to the bank’s permanent staff, are controlled by this system. This category, 6.25%, can be audited, according to the internal audit planning.

Category	Quantity	%
Employees	2,869	100%
Interns	226	50.2%
Young apprentices	224	49.8%
Third-party	838	20.2%
TOTAL	450	100%

Obs.: We have 224 young apprentices hired through third-party companies for the provision of services at the bank.

Note: Interns and young apprentices are covered by Law No. 11,788, OF SEPTEMBER 25, 2008 and DECREE No. 11,479, OF APRIL 6, 2023, respectively. Regarding health and safety at work: for interns, the pertinent legislation is applied, while the young apprentice is not required to undergo an occupational examination.



COLLECTIVE BARGAINING AGREEMENT

GRI 2-30

We maintain a close relationship with labor unions to ensure the protection of employees’ rights, ensuring fair working conditions, adequate remuneration, and additional benefits. These agreements establish norms that aim to improve the quality of life of employees and promote equal opportunities in the work environment. In the month of September of each year, we meet with the union for collective bargaining agreement negotiations for adjustments to salaries, benefits, and bonuses. In 2024, there was no employee strike movement.

We register that 94% of our permanent employees are covered by a collective bargaining agreement, the remaining 6% are engineers located in the state of Pará, who are not covered by the Collective Agreement, due to express recognition by the category for the due purposes. We affirm that this category has its labor rights protected by the Consolidation of Labor Laws (CLT). The benefits offered and negotiated in this agreement are extensive to employees covered by the Collective Bargaining Agreement, covering both those who work full-time and those on a part-time basis.

2024 - Employees covered by the collective bargaining agreement (%)		
Collective Agreement	Quantity	%
Employees covered by the ACT	2,703	94%
Employees not covered by the ACT	166	6%
TOTAL	2,869	100%

PERFORMANCE AND REMUNERATION

Performance Evaluation

GRI 404-3

Employees are periodically evaluated on their performance for the identification of strengths and areas for improvement, providing constructive feedback and clear guidance for professional development. A transparent and fair evaluation process reinforces the culture of merit and recognition, encouraging them to constantly seek excellence.

In the first semester of 2024, 2,599 employees were evaluated. Of these, 920 were women and 1,679 were men. The total number of evaluable employees in the period was 2,710, with 1,738 men and 972 women. Percentage-wise, about 95% of the employees were evaluated.

In the isolated analysis for the two sexes, 96% of the men and 94% of the women were evaluated. In the division of commissioned functions by axis and gender, of the evaluated employees, the following percentages resulted:

Functional Category	Men %	Women %
Managerial	66%	34%
Technical	61%	39%
Advisory and support	46%	54%
Operational	67%	33%
Support staff	90%	10%



In the second semester of 2024, 2,560 employees were evaluated. Of these, 927 were women and 1,633 were men. The total number of evaluable employees in the period was 2,621, with 1,671 men and 950 women. Percentage-wise, about 97% of the employees were evaluated. In the isolated analysis for the two sexes, the same percentage remained for both sexes.

Functional Category	Men %	Women %
Managerial	66%	34%
Technical	61%	39%
Advisory and support	42%	58%
Operational	66%	34%
Support staff	90%	10%

Remuneration

The monetary remuneration due to employees will comprise:

- a. as salary, the sum of the Basic Salary (value of the permanent position stipulated in the Salary and Career Plan), the Length of Service Bonus, and the Special Monthly Bonus;
- b. as remuneration, the sum of the salaries with the individual character bonuses and other monetary advantages.

Our Remuneration Strategy adopts equal remuneration for all, women and men, without a difference in salary and benefits considering the sex/gender variable.

Aiming to promote a positive work environment, we have a well-structured remuneration system with monetary and non-monetary advantages, including base salary, benefits, training, awards, rewards, participation in profits and results.

PROPORTION OF REMUNERATION

GRI 202-1

The remuneration of our employees follows the Institution’s remuneration policy.

2024 -Remuneration of employees		
REMUNERATION	2024	2023
HIGHEST	36,374.06	34,761.14
LOWEST	3,603.60	3,317.51
AVERAGE	11,433.82	10,471.86

MATERNITY/PATERNITY LEAVE

GRI 2-27; 401-3

We ensure compliance with the current legislation regarding maternity and paternity leave, promoting the well-being and rights of employees. We guarantee that all employees who become parents have access to the leave periods provided by law, allowing them to experience this important moment in their lives with the necessary support.

Number of licenses	Maternity	Paternity	Total
Total number of employees entitled to take leave	1030	1839	2869
Total number of employees who took leave in 2024	25	46	71
Number of employees who returned to work post-leave in 2024	25	46	71
Return to work rate	100%	100%	
Number of employees who completed 12 months since their return to leave in 2024	46	25	71
Retention rate	100%	100%	





EDUCATION AND DEVELOPMENT

GRI 405-1

We offer training and development programs that promote the inclusion and professional growth of all employees. Including training on diversity and inclusion and career development opportunities.

Development and Career:

In 2024, the Bank invested R\$ 6.889 million in educational actions, with a positive variation of 33% in relation to the year 2023 (R\$ 4.6 million), providing the development of technical and behavioral competencies in the areas of Credit and Business, Audit, Legal, Personal and Strategic Development, Controls and Risks, Information Technology and Communication, and foreign language courses, undergraduate, specialization, master's, and doctorate degrees.

It is important to highlight the alignment of the People Development Plan with the Bank's Strategic Plan, via the Transformation Program, in force since the first semester of 2024.

R\$ 6.88 Million
Invested in Training

TRAINING AND EDUCATION

The learning paths of Banco da Amazônia are a set of educational actions that aim to produce the necessary knowledge for the development of competencies for the performance of the various positions at the Bank. In 2024, courses were made available on the Educational Portal, covering various trails and educational themes: Know More and Technical Certifications, Data Culture, Projects, Excellence in Service, Excellence in Sales, Career: People Management, Health at Work, High Performance and Video Library, Agile Performance, New Business Scenarios, Learning Mindset, Productivity, and "Art of Leadership." In addition to the courses in an online lecture environment.

AVERAGE TRAINING OF EMPLOYEES

We believe that to keep our team engaged and motivated in the performance of their functions, it is essential to invest heavily in development, training, education, and health benefits. Therefore, we make continuous investments in various types of courses and training, aiming at improving the performance of our employees, in addition to offering benefits that contribute to the improvement of the quality of life in the work environment.

2024 - AVERAGE HOURS OF TRAINING

GRI 404-1

The average hours of training carried out by our employees show our continuous commitment to the development of their careers, prioritizing training and the improvement of the skills of all. These data demonstrate the commitment to offering adequate training and education for each function, seeking the continuous improvement of the competencies of our team in various areas.

2024 - Average hours of training			
Gender	Qty. hours	Functional category	Qty. hours
Female	60h	Counselor	22
		Director	38
		Rural Inspector	16
Masculine	62h	President	15
		TC engineer	16
		Administrative banking technician	10
		Banking Technician	70
		Scientific Technician	36



Undergraduate and postgraduate studies: in addition to the courses on the Educational Portal, we offer our employees courses in the following modalities: undergraduate, postgraduate/MBA, master's, doctorate, as well as language courses.

Professional development: we provide opportunities for professional growth and guarantee the execution of the meritocracy cycle, composed of an annual performance evaluation, with formal feedback stages, construction of an individual development plan, and setting goals aligned with the Institution's strategies.

Retirement Preparation Program: aims to prepare employees for a new time, through learning actions that contribute to reflection on the theme of retirement and disengagement from work, and on the importance of preparing for new habits, in the construction of a life plan. In 2024, this program was not carried out.

Functional progression: promotion of the employee through the change of job levels and/or commissioned function of their current reference to another immediately superior, obeying the criteria and rules established in a specific norm.

Promotion: consists of horizontal functional progression characterized by the elevation to a higher salary level of the salary table of the position occupied by the employee, without changing attributions and the level of complexity and responsibility.

Internal selection or selective process: all employees who meet the access requirements established for the position and function to be filled may participate in internal selective processes.

Training and capacity building: training and professional education actions, linked to the Institutional Planning, according to the rules and criteria defined in the training and development programs, described in the specific norm. So that employees have competencies, skills, and attitudes that enable the achievement of objectives and strategic goals.

Succession plan: a set of human capital management actions, planned in advance, aimed at the identification and development of talents, aiming to provide career opportunities for employees and knowledge management, in accordance with the Succession Plan Norm.

HEALTH AND WELL-BEING
OF EMPLOYEES

GRI 403-6

Promoting the health and well-being of employees is an essential investment that brings tangible benefits to the Bank and to the employees.

To build a solid foundation in the long term with benefits in improving the quality of life and increasing productivity, we continuously invest in the well-being of our employees.

We offer, for those who opt for the benefit and meet the conditions previously established by the Health Assistance Norm, the health assistance aid. This benefit is granted through the reimbursement of expenses, guaranteeing the partial or total reimbursement of the value corresponding to the health plan or insurance acquired by the beneficiary in the market.

Benefits offered for labor well-being

- 1. A safe and healthy work environment, including adequate ergonomics, prevention of occupational risks, and a physical space that promotes the comfort and safety of all.
- 2. Health programs, such as physical activities, periodic medical consultations, and vaccination campaigns, helping to keep employees healthy and active. The promotion of healthy habits can prevent diseases and improve general well-being.
- 3. Support for Mental Health, providing psychological support, promoting stress management, and creating a welcoming and respectful work environment.

- 4. We offer resources such as therapies and support groups that can make a big difference.
- 5. A healthy balance between work and personal life with flexible hours, remote work policies, and adequate rest periods are measures that help achieve this balance.
- 6. Investment in the growth and development of employees, offering opportunities for training, skills development, and career progression for motivation and team engagement.
- 7. Recognition and valuation of the work of employees, through the Recognition Program, rewards, and positive feedback for the creation of a positive and stimulating work environment.

Benefits offered to employees

We offer a set of benefits to all permanent employees of the Institution, both full-time and part-time, ensuring adequate working conditions, well-being, and safety. However, these benefits do not apply to other employees/ temporary service providers.

The benefits granted include:

- **Life insurance:** Guarantee of financial protection for employees and their dependents in cases of death or disability.
- **Health Assistance Program:** Health plan for preventive and emergency medical care.
- **Daycare assistance:** Financial support for employees with children of infant age.
- **Maternity/paternity leave:** Leave periods guaranteed for support to parenthood.

- **Private pension:** Complementary retirement plan, encouraging the financial planning of employees.
- **Meal and food allowance:** Benefits aimed at supporting the feeding of employees.
- **Teleworking allowance:** Financial assistance for employees who perform their activities remotely.
- **Funeral assistance:** Financial support for family members in case of the employee's death.

- **Benefits offered for labor well-being:** Temporary employees do not receive these benefits, being eligible only for the rights provided for in the current legislation. This policy reinforces the organization's commitment to the well-being and appreciation of its long-term professionals.



Investments in 2024:

- **Ver-o-Peso Program:** Offers the opportunity to leave a sedentary lifestyle, be more active, enjoy the benefits of regular physical exercise, and achieve physical, mental, and emotional well-being. In 2024, of the 400 available spots, 360 were filled, totaling 90% of the offered spots. The investment with the reimbursement of monthly fees was R\$114,150.00.
- **Corredores em Ação Program:** Encourages the participation of employees in walks and runs promoted by entities/ regulated bodies. In 2024, 105 employees were registered, with an investment of R\$37,949.00.
- **Financial Education Program:** To contribute to the proper management of personal finances and consequently to the improvement of the quality of life. In the first semester of 2024, the Bank promoted two strategic actions in this Program, as follows:
- **Financial Education Lecture:** Virtual lecture on 07/16/2024 with the participation of 181 employees. 6 communications about Financial Education were published to the employees.
- **Savings Challenge:** an initiative launched on January 3, 2024, disseminated to all employees, via an Informative, encouraging and raising awareness about the importance of financial education with the objective of providing knowledge and tools to make conscious decisions about money.

Awareness Campaigns

Throughout the year, from January to December, we promote various awareness campaigns in the Institution, with the objective of providing information that helps employees make informed decisions about their health.

	Campaign
White January	Mental Health
Orange February	Leukemia Combat
Lilac March	Cervical Cancer
Blue April	Autism
Red May	Oral Cancer
Red June	Blood Donation
Yellow July	Viral Hepatitis
Yellow September	Suicide Prevention
Pink October	Breast Cancer
Blue November	Prostate Cancer
Red December	HIV/Aids Combat



HEALTH AND SAFETY

GRI 201-3, 403-5, 403-6, 403-8

We have a multidisciplinary team of Occupational Physician, Occupational Safety Technician, who also have training in

Occupational Safety Engineering, Occupational Health Nurses, and nursing academics, who join efforts towards promoting safety and health in our work environment and that of our employees.

We have a Medical Control and Occupational Health Program (PCMSO), which consists of a set of actions, carried out annually, aimed at preserving the health and ensuring the physical integrity of employees at their workplaces. Among the various actions provided for in the Program, the following stand out:

- Entry, periodic, return to work, change of function, and termination medical examinations;
- Dissemination of guiding materials for disease prevention;
- Health promotion lectures;
- Other health promotion actions at work.

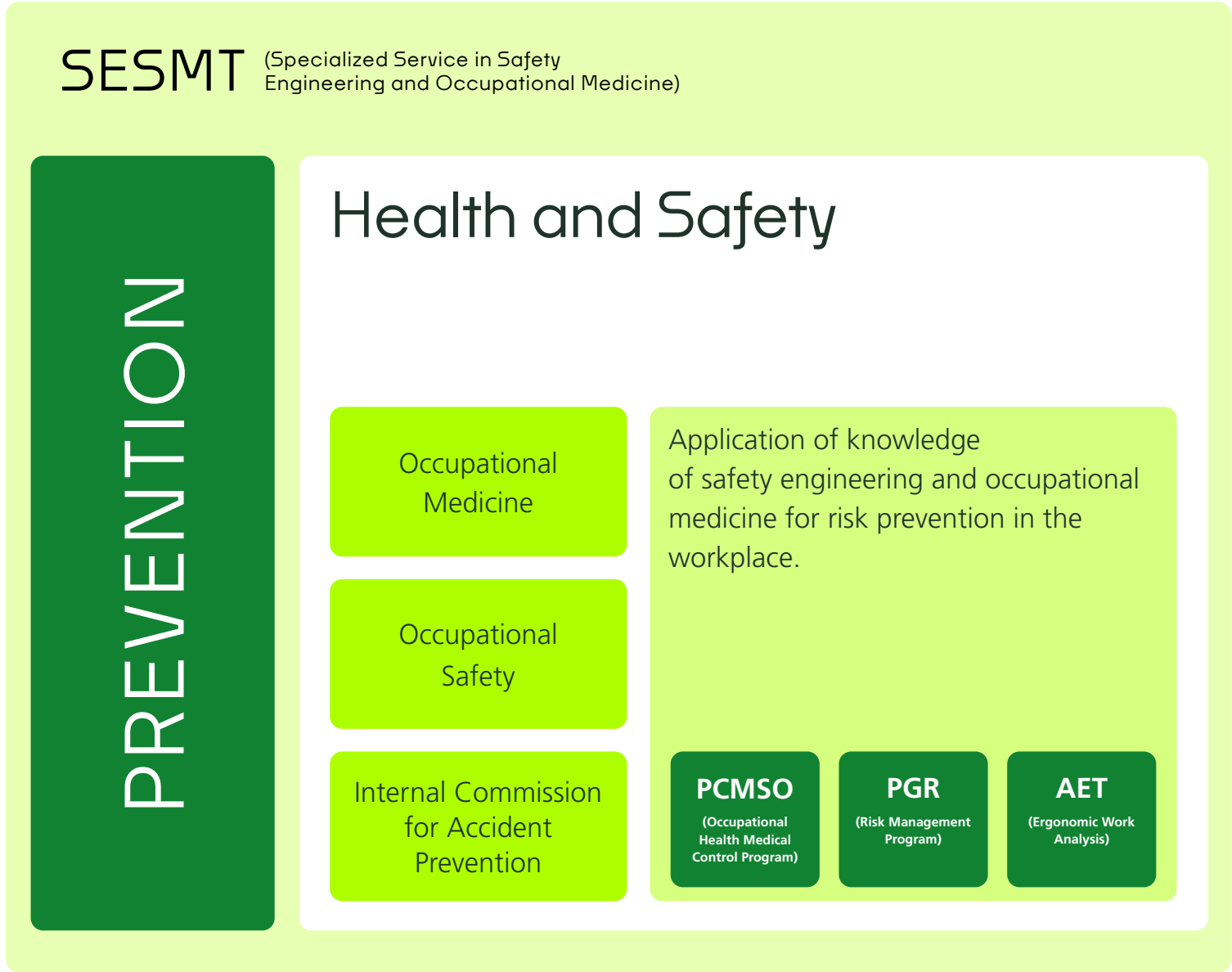
We have a Risk Management Program (PGR), aimed at managing the risks existing at their place of activities. **We adopt prevention, minimization, monitoring, and control measures regarding environmental risks in the scope of safety at work** (physical,

chemical, biological, ergonomic, and accident risks) that may harm the lives of employees.

We ensure a safe work environment, whether by legal requirement or by the need to guarantee the integrity of everyone and the company’s assets. In this sense, we invest in the education of our employees by offering learning trails, such as those on safety at work, with the main Regulatory Norms related to financial institutions. In addition to training in safety at work, we provide the promotion of health and safety at work, carried out through events, lectures, and informative materials published periodically in the internal communication.

Permanent employees are offered health assistance benefits. This assistance is carried out through the reimbursement of expenses, consisting of the partial or total reimbursement of the portion related to the health plan or insurance acquired by the beneficiary in the market.

Regarding work accidents and occupational diseases: we did not find any record in 2024 of work accidents with mandatory communication, with serious consequences, that would have resulted in deaths. Neither for permanent employees nor for workers who are not employees.





Health Promotion

We promote actions that contribute to the well-being and quality of life of our employees, offering services and programs, educational activities, and guidance for employees for the prevention of work accidents and occupational diseases, encouraging them in favor of prevention.

Internal Commission for Accident Prevention (CIPA): it helps us in the prevention of work accidents, has in its attributions the prevention of accidents and diseases resulting from work, in order to make work permanently compatible with the prevention of life and the promotion of the health of employees. CIPA is responsible, among other things, for identifying dangers and assessing risks, as well as adopting prevention measures implemented by the Institution; verifying the environments and working conditions, aiming to identify situations that may pose risks to the safety and health of workers.

Psychosocial Care Service: we carried out 305 consultations, through the action of psychologists and social assistants. The psychosocial care service of the Bank contacts employees on sick leave for more than 15 days, with the objective of promoting health incentive actions. In addition, it maintained a permanent service of specialized listening and psychoeducation for employees, interns, and apprentices.

Labor Gymnastics: we provide labor gymnastics sessions in the units, as a preventive measure for occupational diseases, and we encourage breaks of 10 minutes every 50 minutes worked in continuous typing tasks.

LER/DORT Prevention and Monitoring Program: its objective is to inform and guide employees about the risk factors of LER/DORT, aiming at the practice of preventive attitudes, considering that these factors are related to the organization of work, the work environment, and psychosocial factors.

Health and safety management system

GRI 403-1

We have a health and safety management system integrated with the People Management System. This system is responsible for controlling medical examinations, assessing risks and environmental conditions at work, as well as issuing communications about accidents and monitoring the absenteeism of employees and interns.

The management system covers all employees and interns, ensuring that the activities performed are aligned with the training required in the competition or the occupied function. In addition, all Bank units are included in the system. However, young apprentices and third parties are not covered, as they are not registered in the People Management System.

Training of workers in health and safety at work

GRI 403-5

We guarantee a safe work environment, not only in compliance with the legislation, but also to protect the integrity of everyone and preserve the company’s assets. For this, we provide in our educational portal training programs in health and safety at work, through the **Work Safety Trail**, composed of eight courses. In addition, we offer the **Career, Health, and Balance at Work Trail**, which has four courses, providing employees with knowledge and tools to promote a safer and more balanced work environment.

In the commitment to guarantee the safety of its employees and facilities, Banco da Amazônia regularly promotes the **Fire Brigade Training and Recertification (CFBI)**, in addition to the updating of the Emergency Plan. The objective of this training is to ensure the formation and regularization of the Fire Brigade of the Headquarters Building and the Belém Centro Agency, in accordance with the guidelines of the Fire Department of the State of Pará. The training follows the Norms of Safety Against Fire and Panic, as established in State Laws No. 5.088/1983 and No. 5.731/1992, ensuring that the teams are prepared to act efficiently in the prevention and response to emergencies.

WORK SAFETY PATH



NR1: General Provisions



NR5: CIPA



NR6: PPE



NR7: PCMSO



NR9: PPRA



NR10: SIETE



NR17: Ergonomics



NR23: Fire protection

CAREER PATH
PERSONAL MANAGEMENT
HEALTH AND WELL-BEING AT WORK

1 Values for Life and Career

2 Image Building

3 SOCIAL NETWORKS: Your digital image

4 Online presence: your personal brand in digital media

5 Self-development

6 Ethics

1 Healthy Work Practices

2 Social Intelligence

3 Emotional Intelligence

4 The Empathy Revolution

Promotion of diversity in senior management

INCLUSION AND HUMAN RIGHTS

GRI 2-23; 405-1; 405-2

Diversity is one of the fundamental pillars for building a solid, innovative, and representative management. In senior management, we seek to strengthen inclusion not only through gender equity, but also through the plurality of experiences, origins, and perspectives, guaranteeing an environment that values diverse knowledge and cultural multiplicity.

Our leadership team is composed of men and women, representing different trajectories and formations. This configuration reflects the commitment to the integration of complementary talents, expanding our capacity to make strategic decisions that consider multiple points of view and social needs.

In addition to gender equity, we promote a management model that respects and encourages the inclusion of ideas, fostering an environment where each member contributes with their expertise, their experience, and their unique vision on the challenges and opportunities we face.

We believe that diversity is not just an ethical principle, but an essential factor for sustainable and innovative development, allowing our Institution to advance with more comprehensive and effective solutions.

“Diversity in management is not just a principle, it is the path to more intelligent, representative, and transformative decisions.”

The mitigation of adverse impacts on the Institution and the eradication of any type of discrimination are carried out through

various awareness campaigns, lectures, and publications, in addition to an internal survey on diversity, equity, and inclusion. Our policy does not allow the practice of salary differentiation between men and women occupying the same position; both men and women receive the value of the occupied function.

“DUE DILIGENCE” in HUMAN RIGHTS

To identify, prevent, mitigate, and respond to adverse impacts on the basic rights of people, the Bank carries out a due diligence process

in human rights, including consideration in its policies, procedures, programs, management, and contractual instruments; in the adoption of prevention and mitigation measures; in the monitoring of the actions taken; and in the communication and transparency about how these impacts are faced in the organization.



“Promoting diversity, equity, and inclusion in state-owned companies transcends mere social responsibility; it is a vital strategic pillar, and by incorporating these fundamental pillars into the business strategy, organizations are strengthened, contributing positively to a more dynamic, productive, and sustainable business ecosystem.”

Representatives of Banco da Amazônia participate in the launch of the pact for diversity, equity, and inclusion in state-owned companies. The Pact, which brings together 34 state-owned companies, aims to promote a more inclusive and equitable corporate environment. The initiative seeks to strengthen the commitment to social responsibility, encouraging the exchange of experiences and the implementation of good practices.



**FINANCIAL INCLUSION –
Amazon for Her**

Banco da Amazônia, aware of its role, designed and offered society a financing program to serve women who want to start a business but have great difficulty in obtaining financial resources.

“Amazon for Her” is a specific financing program offered to women, designed specifically to meet the needs of women entrepreneurs with difficulty in accessing resources in financial institutions. A program that has been growing every year.

**BASA ACREDITA PARA ELAS
(BASA BELIEVES: FOR HER)**

In 2024, there was strong growth, with a volume of resources approximately of R\$ 234.5 million, serving 56,714 women.

R\$ **234.5 Mi** **↑ 201.5%**
VOLUME OF RESOURCES

R\$ **56,714**
WOMEN SERVED

RESPECT FOR CLIENTS

GRI 2-29

We establish principles based on the best market practices aimed at satisfaction and excellence in service, as well as the quality of the products and services offered to clients and users, acting in accordance with current legislation and regulations, in an ethical, reasonable, and fair manner in relation to the functioning of the market, society, and the environment,

in accordance with the best governance and management practices, establishing a commitment to the continuous improvement of conduct standards, security levels, and raising the efficiency and quality of products and services.

We test the product or service for its correct launch in the market, ensuring that the offer of these products and financial services are adequate to the needs, interests, and objectives of the clients and users, and we do not practice tied selling of products in the Institution.

Ensuring the privacy and confidentiality of all personal information of clients and users is crucial, so we have a privacy policy guaranteeing clients and users safe and reliable processes and systems in order to preserve the integrity, legitimacy, confidentiality, and secrecy of the transactions carried out in the service channels. We provide information that enables the client and user to follow the procedures and properly use the security devices; we inform the procedures and service channels available to report the loss or theft of a check or card. Procedures that show our concern for the satisfaction of our clients and users.

CUSTOMER SERVICE

GRI 2-16; 2-25; 2-26; 2-27

For effective communication, we offer several Customer Service Channels, reflecting our commitment to social responsibility, operational efficiency, and continuous improvement. Through these channels, it is possible to obtain valuable feedback from our clients, respond quickly to the concerns and needs of stakeholders, and demonstrate a real commitment to providing accounts.



Customer Service – SAC: Service available for clients who have difficulties or are not satisfied with the information treated with the relationship unit to, in this way, obtain adequate information about the contracted services, as well as to be protected against abusive and illegal practices.

Ombudsman (e-mail: ouvidoria@basa.com.br): Acts as a communication channel between the client and the Institution. It registers and gives

formal treatment to complaints, denunciations, suggestions, and praises from clients and users of products and services offered by Banco da Amazônia.

SAC and Ombudsman are our service channels where complaints about products and/or services offered to our public of interest are treated, but they have differences that should be used in specific situations.

STANDARD WORKFLOW FOR PRODUCT AND SERVICE COMPLAINTS

Level	Channel	Classification
1ª	Customer Relations Branch	First level
2ª	Customer Service - SAC	Second level
3ª	Ombudsman	
4ª	Central Bank and/or Procon	External



OTHER SERVICE CHANNELS

Investor Relations – IR (email: investidores@basa.com.br): Service available to provide information about the Institution’s results, the content of the IR website, the shareholding position, and the procedures for the sale and transfer of shares.

Whistleblowing Channel: exclusive channel to receive and deal with reports of irregularities, such as moral and sexual harassment, corruption, correctional infraction, violation of the code of conduct and ethical principles, among others.

Service/whistleblowing channel

LGPD Channel (Ombudsman-Privacy): exclusive channel for individuals to exercise their rights related to the General Data Protection Law (Law 13.709/2018).

Service/channel - lgpd-ombudsman-privacy

Citizen Information Service (SIC): exclusive channel to receive and deal with requests for access to public information, generated or held by the Bank, in accordance with Law 12.527/2011, registered on the Fala.BR Platform (CGU’s WEB system).

Service/Sac

Service/ombudsman

Service/access to information - to the citizen

Client Privacy

GRI 418-1

We recognize the importance of ensuring that our clients’ personal data is treated with the highest level of security and confidentiality, respecting applicable laws and regulations. We adopt a rigorous approach to information security protection. We use technologies and monitoring tools to prevent unauthorized access and ensure the integrity of information, through

our service channels so that clients can ask questions, make requests, or exercise their rights related to privacy.

We emphasize that in 2024, no external complaints related to violations of client data were registered, nor were they from regulatory bodies. In case of incidents, the bank directs the situation to the responsible area, which conducts a detailed analysis and adopts the necessary measures for the investigation of the facts and the repair of any damages.

COMMITMENT TO SOCIETY

GRI 2-23

Banco da Amazônia not only fulfills its legal obligations, but its actions go further, promoting voluntary actions that have benefited society..

SOCIAL PROJECTS

Annually, we contribute financial resources to social projects, aiming to foster education, citizenship, health, and the protection of children, adolescents, and the elderly in situations of social vulnerability, through tax incentive laws.

The eligibility and selection criteria for the projects to be supported are established in public notices, which give transparency to the process and democratize access to the available resources. One of the rules established in the public notices deals with the mandatory distribution of these resources in all the states of our area of operation, provided that the minimum score criterion also defined in the respective public notice of each supported social fund is obeyed.

CORPORATE VOLUNTEERING

It aims to encourage employees to participate in volunteering actions and community projects, strengthening the link between the bank and the local community.

Donation collection campaigns

These are initiatives organized in the Institution to collect items or raise financial resources with the objective of helping a cause or people in situations of vulnerability.

McHappy Day Campaign: to raise funds to support the sustainability of the Ronald McDonald House, in Belém, which welcomes children and adolescents undergoing cancer treatment. From July 5 to August 11, we internally encouraged the purchase of meal vouchers that were directed to the benefit of these people.

Círio Social Campaign: where employees collected donations in their Units with the Círio Social Campaign 2024. Food and hygiene and cleaning materials were destined for the entities Casa de Plácidos and Cruz Vermelha, which carry out humanitarian work with the pilgrims and promise-keepers during the festivities of the Círio de Nazaré.

Solidarity Christmas Campaign: Banco da Amazônia has been promoting for about 20 years the action “Solidarity Christmas - Donations that illuminate the Amazon,” an initiative that promotes love, solidarity, and citizenship, providing support for institutions that shelter vulnerable populations, as well as the welcoming of children, the elderly, and people in situations of vulnerability.

Donations: In 2024, we managed to bring support to those who need it most. The donations benefited children, adolescents, and the elderly in situations of vulnerability, spread across the 7 states of the North region, in addition to Maranhão and Mato Grosso. R\$ 3.3 million was invested, directly impacting 105 entities and strengthening the care and reception network.



SPONSORSHIP POLICY

In 2024, we continued to strengthen our Sponsorship Policy, ensuring more transparency and efficient communication between Banco da Amazônia and its public of interest.

About **R\$ 9.4 million** was invested, covering **106 projects** — a significant growth of **R\$ 4 million** in resources and **14 more projects** compared to the previous year.

The investments covered urban and rural areas, with the purpose of boosting sustainable development, improving the quality of life of the population, and promoting socio-productive inclusion for all impacted by the sponsored projects.

Distribution of investments by area:

- Exhibitions and congresses:
R\$ 3.4 million | 31 projects supported;
- Rouanet Law:
R\$ 412.5 thousand | 1 project supported;
- Edital Programa Rouanet Norte:
R\$ 3.4 million | 20 projects supported;
- Culture:
R\$ 1.3 million | 22 projects supported;
- Social and environmental:
R\$ 1.3 million | 22 projects supported;
- Sports:
R\$ 285 thousand | 11 projects supported

CONTEMPLATING 103 PROJECTS
R\$ 9.4 Mi

“Where
expression will
gain life and
creativity will find
its place”

HISTORICAL LAUNCH

For the first time in 83 years, Banco da Amazônia takes a historic step and announces its first Cultural Center in the North Region, a space created to celebrate, strengthen, and give life to the culture, art, and expressions that make up the vibrant identity of our society.

This project represents a milestone in the valorization of the regional artistic scene, connecting talents, ideas, and manifestations that reflect the cultural richness of the Amazon.

The Center is scheduled to be finalized in 2025, marking a special moment: the 83rd anniversary of Banco da Amazônia. A celebration that not only reinforces our tradition but also projects a future where cultural development is an essential part of our mission.



A plural and innovative space

This space will be a landmark for art and knowledge, with a structure designed to empower talents and inspire new generations:

- 3 galleries dedicated to artistic diversity;
- 4 expressive languages: visual arts, performing arts, literature (humanities), and music;
- Spaces for workshops, promoting training and exchange of knowledge;
- Dynamic and collaborative environment, fostering the creation and circulation of culture.

Opportunities for artists and creators

To ensure that this space is lively and vibrant, an occupancy public notice will be launched in 2025, enabling artists, groups, and collectives to occupy the galleries with their exhibitions and performances.

Commitment to culture and the community

More than just a building, the Cultural Center will be a meeting point for ideas, talents, and manifestations that reflect the artistic richness of the North Region. A space open to the public, designed to transform and connect people through art.

Transforming the future

More than just a building, the Cultural Center will be a meeting point for ideas, talents, and manifestations that reflect the artistic richness of the North Region. A space open to the public, designed to transform and connect people through art.

INTERACTION WITH SOCIETY

GRI 2-28; 2-29

Banco da Amazônia develops transformative actions in collaboration with different organizations, strengthening its connection with society and expanding the positive impacts of its projects. Through research, representation forums, and strategic partnerships, the Bank demonstrates a model of multifaceted interaction, with financial, consultative, and decision-making forum contributions.

PARTNER INSTITUTION
Fundação Centro de Análise, Pesquisa e Inovação Tecnológica (FUCAPI)
SUDAM Deliberative Council (CONDEL) and Technical Committees
SUFRAMA Administration Council - Integrated System of Financial Administration of the Federal Government (SIAFI)
Association of Sales and Marketing Directors of Brazil in the State of Pará (ADVB-PA)
Sectorial and Thematic Chambers of the Ministry of Agriculture, Livestock and Supply (MAPA)
National Tourism Council (CNT) and Thematic Chambers of the Ministry of Tourism
FEBRABAN Sectorial Commissions and Working Group
Securities and Exchange Commission (CVM)
Interinstitutional Commission of Environmental Education of the State of Pará (CIEA/PA)
Thematic Commissions of the Brazilian Association of Financial Institutions for Development (ABDE)
Committee of Research and Development Activities in the Amazon (CAPDA)
National Advisory Council of the National Agency for Technical Assistance and Rural Extension - ANATER
Committee of the National Strategy for Impact Economy (ENIMPACTO) of the Ministry of Development, Industry, Commerce and Services (MDIC)
Deliberative Council of the Economic Development Agency of Amapá (AGÊNCIA AMAPÁ)
Sebrae Deliberative Council (States of Acre, Amapá, Amazonas, Mato Grosso, Pará, Rondônia, Roraima, and Tocantins)
Board of Directors of the Foundation for Research Support and Development - FADESP/UFPA
State Council of Science, Technology and Technical and Technological Education (CONSECTET)
State Council of Sustainable Rural Development (CEDRS/PA)
Fiscal Council of the Organization of Micro and Small Enterprises and Individual Microentrepreneurs of the West of Pará (OMIPEM)
BB Previdência Fiscal Council (BBP)
National Council of Sustainable Rural Development (Condraf)
National Council of Aquaculture and Fisheries (CONAPE)
Tourism Development Forum of the State of Pará – FOMENTUR/PA - National Microcredit Forum
Permanent Forum, Thematic Committees, and Working Group of Micro and Small Enterprises - MPes
Worker's Support Fund - FAT
Permanent Working Group of the Industrial Development Policy of the State of Pará
Green Finance WGs. ESG Risk Management and Transparency and Fintech
Financial Innovation Laboratory (LAB)
ABDE, IDB, and CVM - GT International Organizations
State Nucleus of Support for Local Productive Arrangements in the State of Pará

Participation in external environments:

- ABDE: Brazilian Association of Financial Institutions;
 - ABERJE: Brazilian Association of Corporate Communication;
 - ADVB: Association of Marketing and Sales Directors of Brazil;
- ANBIMA: Brazilian Association of Financial and Capital Market Entities;
 - FEBRABAN: Brazilian Federation of Banks.



Financial inclusion and reduction of poverty and regional inequalities

GRI 3-3; 203-1; 203-2; 404-1, 413-1

“Supporting Small Business is a powerful tool to boost regional development and social inclusion in the Amazon.”

1. SUPPORT FOR SMALL BUSINESS

GRI 3-3

We contribute to poverty reduction by offering financing lines and programs to micro and small entrepreneurs to boost financial inclusion and improve the quality of life of Amazonians. Supporting small business is among the main instruments to promote social inclusion, with guidance and productivity. This microcredit modality is offered to low-income individuals, fostering economic independence and creating

employment opportunities, in addition to supporting projects that stimulate environmental sustainability, such as low-carbon agriculture and agroforestry, fundamental for the preservation of the region’s biodiversity and bioeconomy. To democratize access to credit, we use the methodology of the National Program of Oriented Productive Microcredit (PNMPO), for low-income entrepreneurs, enabling the use of financial opportunities and the planning of acquisitions and business expansion, contributing to the eradication of poverty.



BASA Acredita - The Microcredit Program for the Amazon



BASA acredita Rural



BASA acredita Urbano



BASA acredita FNO



BASA acredita Para Elas

Operationalized by Banco da Amazônia, its main objective is to support small entrepreneurs and rural producers, contributing to the promotion of economic development and the generation of local employment and income, financial inclusion, and poverty reduction.

It is aimed at informal micro-entrepreneurs, with special conditions for women and family farmers, rural producers, and small companies seeking financing to start or expand their businesses.

This program presents a differential over other operationalized programs. We highlight the direct relationship with entrepreneurs on-site and the methodology based on financial education and management guidance, strengthening social ties between entrepreneurs and interaction in communities.

Microcredit has proven to be an essential tool for economic and social development in the

Amazon region, especially for small entrepreneurs operating in the informal economy.

Benefits offered

Microcredit offers several benefits, including:

Economic – allows entrepreneurs to diversify their economic activities, reducing dependence on a single source.

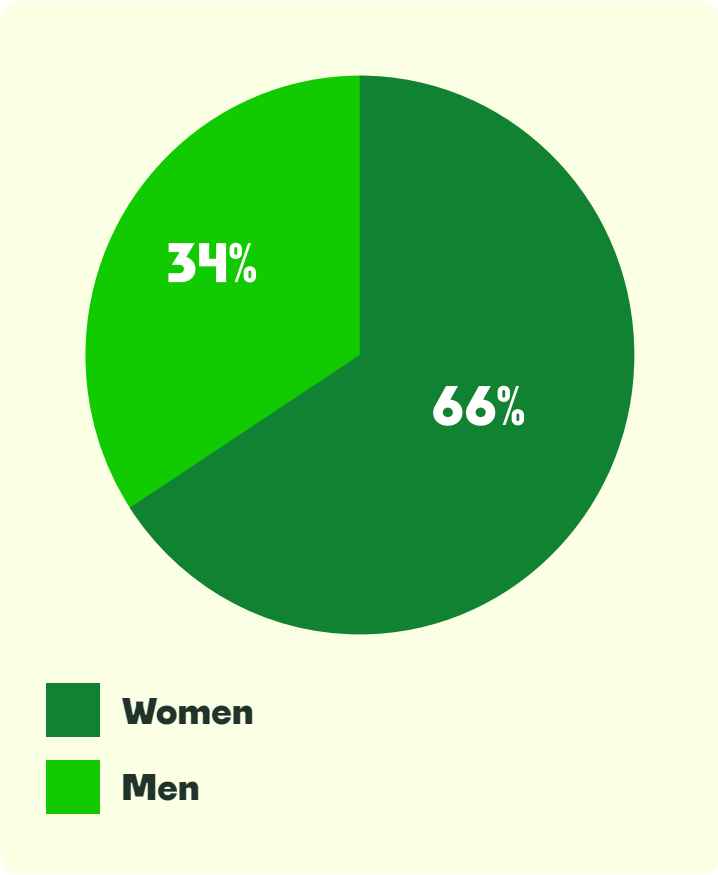
Poverty reduction – by empowering individuals to create and manage their own businesses, microcredit helps reduce poverty and inequalities in the region and is aligned with the Sustainable Development Goal (SDG).

Strengthening local communities – microcredit encourages the creation of support networks among local entrepreneurs, strengthening the social and economic cohesion of the communities.

2024 - PORTFOLIO EXTRACT

- **Number of active clients:** 68,645
- **Volume of applied resources:** R\$ 372.08 million
- **Number of accumulated contracts until December:** 687,530
- **Total Disbursed Value:** 1.97 billion
- **Default rate:** 7.11%
- **Portfolio growth rate:** 27% compared to the previous year
- **Average loan value:** R\$ 4,704 per contract
- **Distribution of beneficiaries by gender:** 65.7% women and 34.3% men

It offers the most attractive interest rates on the market, which vary according to the type of credit and the entrepreneur's profile, facilitating access to credit for those who are starting their business.



WHERE ARE THEY SERVED?

We offer several service options to better serve our clients and entrepreneurs. With 81 microfinance offices spread across the region, the bank provides a network of **311 credit agents**, all trained to offer financial guidance and specialized support to entrepreneurs and rural producers. In addition, to facilitate contact, clients can use the following service channels:

Customer Service Center: 0800 725 0101 (toll-free call)

Ombudsman: 0800 725 9992 (toll-free call)

E-mail: basacredita@bancoamazonia.com.br

Ombudsman: ouvidoria@bancoamazonia.com.br

Official Website: www.bancoamazonia.com.br

Physical Branches are also available for in-person service

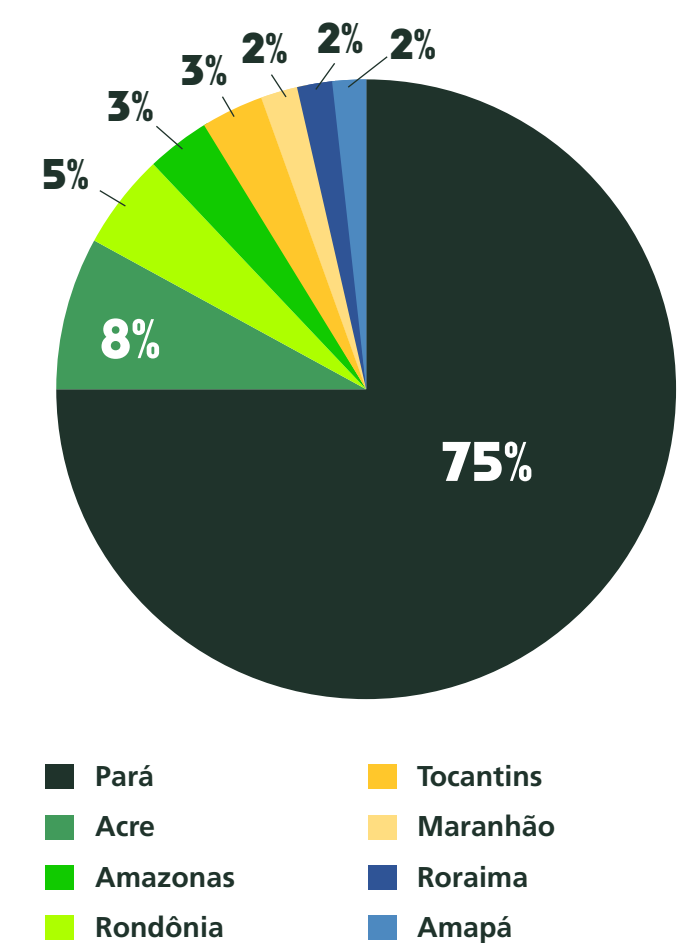
Other service modalities: the “**App BASA ACREDITA**” can be downloaded on Android devices, allowing access to services and information about the microfinance program. In addition, Banco da Amazônia maintains an active presence on social networks, with profiles on Facebook and Instagram as @bancoamazonia, and on LinkedIn with the Banco da Amazônia page.

PORTFOLIO DYNAMICS

In 2024, the volume of resources applied in the fiscal year totaled R\$ 372,083,206.94, serving/ benefiting 87,263 families.

Profile of contracts

a. Financing by State/Region



By region in 2024:

- **Pará:** R\$ 278,544,466.65
- **Acre:** R\$ 29,682,600.01
- **Rondônia:** R\$ 18,629,189.06
- **Amazonas:** R\$ 12,810,465.47
- **Tocantins:** R\$ 11,748,070.31
- **Maranhão:** R\$ 9,036,515.00
- **Roraima:** R\$ 5,841,202.97
- **Amapá:** R\$ 5,685,667.32

b. Financing by State/Region

- Commerce (49.6%)
- Services (30.4%)
- Production (20%)

c. By financed value: 70% of contracts are up to R\$ 6,000

- Active client portfolio: 65,646
- Number of contracts: 87,263
- Number of accumulated contracts: 687,468
- Evolution of the number of active clients:

YEAR	No. of Clients	% of growth
2024	68,645	25.79%
2023	54,570	

d. Contracted value: R\$ 372.08 million

Disbursements

Values disbursed in the year

Volume of resources (Mi)	Gender Breakdown	R\$ Mi
R\$ 372,1	Mulheres	237,0
	Homens	135,1

Accumulated disbursed values: 1,97 bilhão

a. Distribution of Beneficiaries by gender, age, geographical location:

- **Age:** 47.3% between 25 and 44 years; 3.7% between 18 and 24 years
- **Geographical location:** Pará (60%), Amazonas (15%), Rondônia (10%), others (15%)

DELINQUENCY RATE

7.11%

PORTFOLIO GROWTH RATE

34.8%

(average annual growth rate considering only the last 5 exercises)

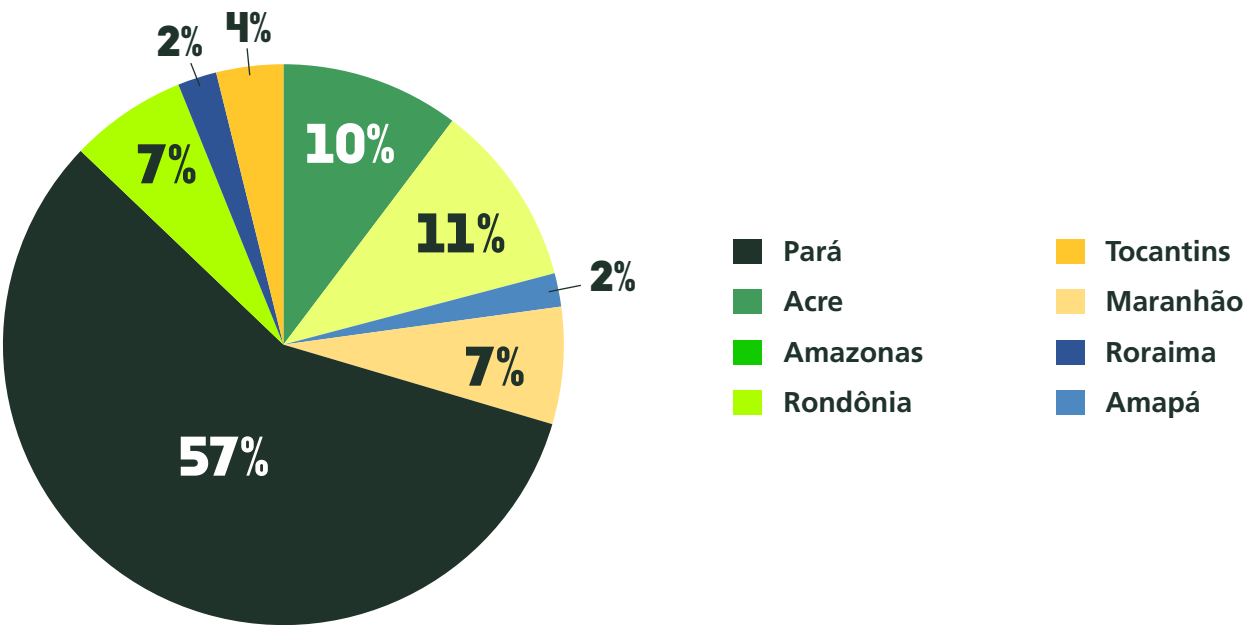


SUSTAINABLE DEVELOPMENT
Socio-environmental impact of the loan

The social impact of microcredit financing has been quite significant, strengthening the local economy by encouraging sustainable production and respect for the environment and traditional cultures. According to a report from the State University of Pará, after joining the Microcredit Program, there was a 95.6% increase in per capita income; it generated 1.8 direct jobs per enterprise; 49.6% of the enterprises were formalized as Individual Microentrepreneurs. The financing covered sustainable activities such as plant nurseries and the production of organic food. It encouraged economic activities that do not depend on the predatory exploitation of the forest, contributing to the reduction of deforestation.

Investment in training and education

- **Microcredit agents trained:** 311 advisors trained in 2022
- **Training by state (%)**



Contribution to the 2030 goals of the Sustainable Development Goals (SDGs)

Our activities are aligned with the global 2030 goals of Sustainable Development Goals 1, 5, and 8, aiming to eradicate poverty, promote decent work and economic growth, for financial inclusion, gender equality, environmental protection, and sustainable economic growth.

COMPETITIVE ADVANTAGES OF MICROCREDIT

- **Personalized service:** Credit agents visit entrepreneurs at their places of work;
- **No guarantee requirement:** Facilitates access to credit for informal entrepreneurs;
- **Financial inclusion:** 72.1% of clients gained access to banking after joining the program;
- **Poverty reduction:** Significant increase in family income and reduction of extreme poverty.

RESULTS ACHIEVED IN 2024

Family income increase: Projection of 100% increase in per capita income by 2024

Job creation: Estimate of 2 direct jobs per enterprise.

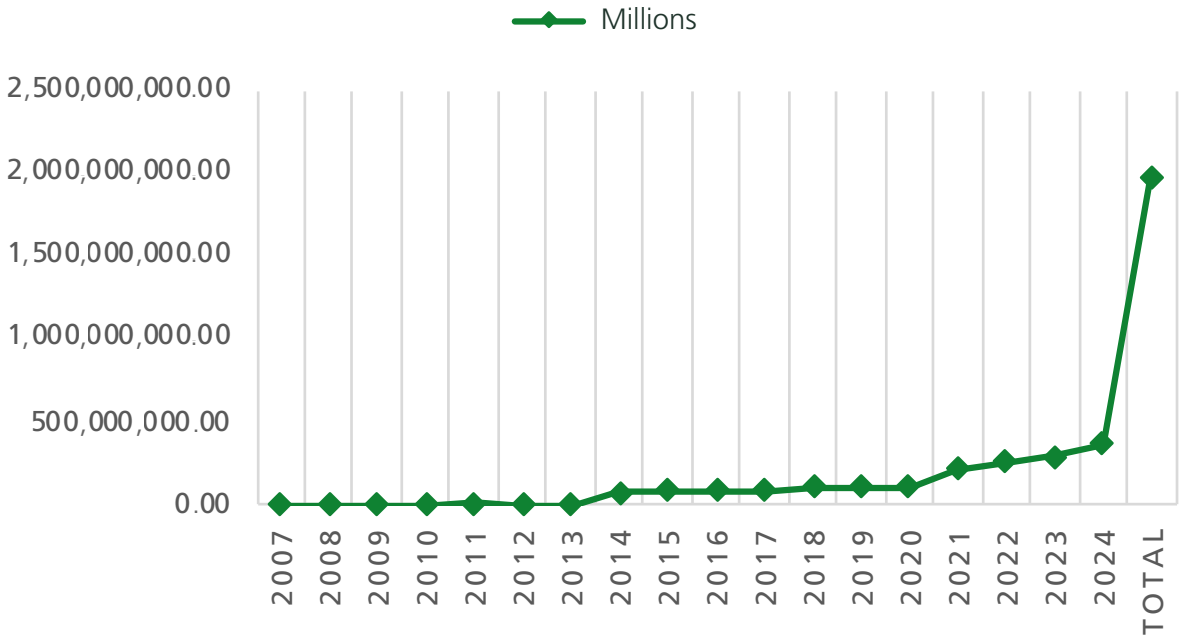
Business formalization: 60% of enterprises formalized as MEI

Operational Data:

Value of Contracts	No. of Operations	Active Portfolio Clients
372,083,206.94	87,263	65,646

2007	12,694.97
2008	1,674,349.19
2009	5,215,370.43
2010	6,907,701.14
2011	13,655,370.90
2012	43,499,198.40
2013	78,692,888.99
2014	80,993,129.71
2015	87,999,646.04
2016	89,171,822.48
2017	91,263,254.21
2018	109,840,733.17
2019	113,691,308.37
2020	112,325,356.43
2021	215,582,291.72
2022	260,623,247.31
2023	290,975,869.46
2024	368,575,414.94
TOTAL	1,970,699,647.86

HISTORICAL LOAN DATA (2007-2024)



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Highlights - Participation in events

BASA ACREDITA URBANO -
Strengthening the work of women
extractivists in the region.

BASA Acredita Urbano provides services to the women entrepreneurs of the Association of Women Extractivists of Ilha do Combú (AME), in Belém do Pará. AME is composed of 20 associates who work in the production of soaps, repellents, moisturizers, natural packaging,

and the extraction of andiroba, considered the flagship of the association. The associated women are already served by the BASA Acredita Urbano Program.

It is a partnership with the OSCIP Amazoncred and the Federal Rural University of the Amazon (UFRA). The partnership with UFRA aims to map the medium and long-term needs of the entrepreneurs, and the financial resource from BASA Acredita Urbano is helping them to develop improvements, further strengthening their work.



2. ETHICS and EFFICIENT USE IN THE MANAGEMENT OF THE RESOURCES OF THE CONSTITUTIONAL FUND FOR THE FINANCING OF THE NORTH

GRI 3-3; 2-23; 203-1; 203-2; 413-1

The Constitutional Fund for the Financing of the North (FNO) aims to foster the development of the North region, constituting the main economic-financial instrument of the National Policy for Regional Development (PNDR) for the financing of economic activities developed on sustainable bases in the North region. Its resources come from the collection of income tax and proceeds of any nature (IR) and the tax on industrialized products (IPI), with its area of coverage being the 7 states that make up the political-institutional base of the North region (Acre, Amapá, Amazonas, Pará, Rondônia, Roraima, and Tocantins). The strategic guidelines of the FNO are directed towards prioritizing service to smaller-scale producers, including family farmers, individual micro-entrepreneurs, and mini/micro and small entrepreneurs, sustainable enterprises and projects, and those that use local raw materials and labor.

FINANCIAL PROGRAMMING

GRI 3-3

The financial programming of the FNO’s resources aims to ensure the efficient and strategic allocation of resources destined for the economic and social development of the North region. This programming is aligned with the established guidelines and regional needs, ensuring efficiency in the deployment of resources.

GOVERNANCE AND PLANNING OF RESOURCES

The Annual Plan for Resource Allocation is developed through a participatory approach, involving the agents who comprise the fund’s governance. The Ministry of Integration and Regional Development (MIDR) establishes general guidelines and directives for the allocation of FNO resources in the subsequent fiscal year.

The Deliberative Council of SUDAM is responsible for the formulation of sectoral and spatial guidelines and priorities, defined annually.

Based on these parameters, Banco da Amazônia, as the administrator of the resources, holds technical meetings in the seven states of the fund’s operation, with the participation of representatives from productive sectors, support agencies, and trade and governmental entities to align local demands with development goals, ensuring that the resources are used efficiently and with a positive impact. These efforts are also aligned with the Sustainable Development Goals (SDGs), promoting job creation, income growth, and environmental preservation.

The outcome of this participatory process is the Plan for the Allocation of FNO Financial Resources, whose implementation is monitored both by the Bank’s senior management and by external oversight bodies.

COMMITMENTS OF FNO POLICIES

The commitments in the administration of resources are centered on promoting the economic and social development of the less favored regions or those with low economic and social dynamism in the fund’s area of operation, and it follows the principles of the National Policy for Regional Development (PNDR) and Law 7,827/89.

The participation of society in the decision-making processes, transparency in the application of resources, and the fulfillment of the established goals are among the indicators of good governance practices for the resources administered by the bank.



Through financing directed at productive sectors, Banco da Amazônia contributes to the reduction of regional inequalities and the promotion of sustainable growth.

TRANSPARENCY AND ACCOUNTABILITY OF THE FUND’S RESOURCES

In the 2024 fiscal year, the resources were strategically directed to foster priority productive sectors, boost job and income generation, and contribute to sustainable and inclusive development, with positive impacts on Economic, Social, and Environmental indicators, broken down into GDP, GVP, Salaries, Taxes, and Employment. Banco da Amazônia values transparency, annually disclosing the Plans for the Application of Financial Resources, monthly bulletins, activity and management reports, as well as the fund’s financial statements.

STRATEGIC INVESTMENTS FOR REGIONAL DEVELOPMENT - 2024

With the commitment to transform regions that need structuring actions, the FNO directs strategic investments to strengthen productive inclusion, stimulate entrepreneurship, and create real opportunities where economic and social challenges are more daunting. In 2024, we made R\$ 13.5 billion available in financing, reinforcing our role in the sustainable development of the region. Of this total, R\$ 8.9 billion was invested in rural operations, boosting agribusiness and strengthening the agricultural sector in the Amazon. R\$ 4.6 billion was allocated to non-rural operations, fostering various segments of the economy and promoting sustainable growth.

These are investments that reflect our commitment to supporting the socioeconomic progress of the North of the country, ensuring that resources reach where they are most needed and generating a positive impact on the lives of the communities served.

SUSTAINABLE FINANCE

The fund’s resources finance projects that value practices such as sustainable agriculture, clean energy, and the preservation of forest areas. We support the implementation of renewable energy generation infrastructures through the FNO’s Green Lines. The classification of financing lines into Green and Traditional was based on the FEBRABAN taxonomy, the Rural Credit Manual, and the practices adopted in the enterprise to mitigate exposure to climate and environmental risks.

Results of FNO 2024 in Green Lines



Green Lines	Traditional Lines
PRONAF – All lines; Amazônia Rural Verde; Amazônia Empresarial Verde; Amazônia Infra Verde; FIES; Amazônia MPO; FNO C, T & I; FNO Irrigação; FNO Pecuária Verde.	Amazônia Rural Amazônia Empresarial Amazônia Infra

SUPPORT FOR INFRASTRUCTURE PROJECTS

The Amazon region has potential that offers excellent opportunities for investments, but it has needs that pose challenges to its sustainable development, especially the implementation of a more efficient economic and productive infrastructure. Recognizing this reality, Banco da Amazônia invested in 2024, in support of infrastructure projects, resources from the FNO in the amount of **R\$ 1.7 billion**, a growth of 177%, in relation to 2023..

Table - (Values in R\$ Mi)

Sector	Results	Percentage (%)
Electricity and gas	1,552.00	83.9%
Waste management and decontamination activities	0.9	0%
Transport (logistics infrastructure)	274.70	14.9%
Information and communication	22.00	1.2%
Total General	R\$1,749.60	100.0%

PRIORITY REGIONS

Considering the need to reduce intra-regional inequalities, the annual programming of the FNO stimulates the application of resources in the municipalities of the Border Zone and the priority typologies of the PNDR (These are municipalities with low and medium income, regardless of their level of economic dynamism).

In addition to these areas, the fund also prioritized family agriculture by 9% (R\$ 1,253 million) and small-sized enterprises by 53% (R\$ 7,194.9 million) of the available resources.

Table - Performance in the Application of FNO 2024 in Priority Regions (Values in R\$ millions)

PNDR Typologies		Total Bank (A)
Border zone		4,033.70
PNDR Priority Typologies	Low Income	1,991.32
	Medium Income	7,984.56

Student Financing

Financing of R\$ 3.3 million for 10 beneficiaries in the Student Financing Program (FNO-FIES), for university education in thematic areas defined by SUDAM/MDR.

Integral Service to Municipalities

The credit action of the FNO covered 100% of the municipalities in the North region. This result was possible thanks to the effort of Banco da Amazônia to bring credit to localities of difficult access, with the realization of the FNO-Itinerante seminars being fundamental in this process, among other initiatives, covering municipalities from all states of the North region, especially those with low income and a history of little or no contracted credit operations.



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Prioritization of Smaller-Sized Enterprises

In observance of the FNO guidelines, financing has prioritized smaller-sized enterprises, especially family farmers, individual micro-entrepreneurs, and mini/micro and small entrepreneurs. In 2024, resources in the amount of R\$ 5.9 billion (52.2% of the allocated resources) were allocated to the smaller-sized productive segments.

Investment in Rural Activities

Financial support for rural sector activities is fundamental to boost family farming and small and medium-sized rural producers, expand regional agribusiness, and strengthen agricultural activities in the Amazon. In 2024,

Banco da Amazônia invested, through the FNO, R\$ 8.3 billion (73.5% of the allocated resources) in rural activities.

Incentive to Non-Rural Activities

Financial support for non-rural activities assumes great relevance as the North region needs investments in its industrial park to reduce dependence on imports of industrialized products from other regions of the country and, thus, increase the level of income internalization and the capacity for job creation, with an impact on the commerce and services sector. In 2024, Banco da Amazônia invested, through the FNO, R\$ 5.2 billion in non-rural activities (industry, civil construction, culture, tourism, and commerce and services).

Financing of Green Economy Products

The financing of green economy products ratifies the commitment of Banco da Amazônia to sustainability and its objective of mitigating the environmental risks associated with traditional economic activities. In 2024, a value of **R\$ 7.7 billion** was financed in support of the FNO-Green lines.



SOCIOECONOMIC IMPACTS

GRI 203-2

Principais Impactos Estimados

Credit assumes fundamental importance for the promotion of regional development, as it enhances the multiplier effects of the economy. In this section, it was estimated that the applications of the FNO’s development credit for the year 2024 will promote a growth of the regional economy of approximately R\$ 10.63 billion. The states that stood out the most for this performance were Pará, Tocantins, and Rondônia. Regarding the Gross Value of Production (GVP), R\$ 24.53 billion are estimated to be generated in the region: R\$ 7.36 billion are contributions from the states of Pará; R\$ 6.06 billion from the state of Tocantins, and R\$ 5.56 billion from Rondônia. The investments made in 2024 will provide for the creation of 279,110 new jobs (employment).

It is worth remembering that Pará has been standing out in the generation of new jobs with a formal contract, largely due to the fact that Belém/PA is the host city of the Conference of the Parties (COP30), which contributes to the opening of opportunities in the Commerce and Service sectors. With tax incentives, the attraction of new investments, and the injection of resources into the economy, about 60,000 new jobs with formal contracts are estimated in the state’s labor market. According to Dieese/PA, the Services sector was the one that presented the largest positive balance, with 17,595 jobs created, followed by the Construction sector with 13,173 and the Commerce sector with 10,518 jobs created. The income, which includes profits, was estimated at R\$ 5.5 billion and the wage bill at R\$ 4.44 billion. The amount of taxes, which should return to society in the form of benefits and improvement in the quality of life, totaled approximately R\$ 946.7 million.

2024		*Socioeconomic impacts expected on the economy		
CONTRACTED RESOURCES	R\$ 13.5 Billion	PIB	R\$ 10.2	Billion
		VBP	R\$ 24.53	Billion
		Salary	R\$ 4.4	Billion
		Taxes	R\$ 946.70	Million
		Jobs	279.110	Jobs
		*When the financed resources mature		

The presented numbers show that Banco da Amazônia acts in synergy with the Federal Government’s Policies and Programs for the Amazon, so that the combination of

isolated efforts promotes regional growth and development and, in parallel, allows the Bank to create business opportunities.

R\$ 10.2 Bi
PIB

R\$ 24.53 Bi
VBP

R\$ 4.4 Bi
SALARY

R\$ 946,70 Mi
TAXES

R\$ 279.110
JOBS



06

Environmental
Responsibility



RESILIENCE, INNOVATION, and SUSTAINABILITY

GRI 3-3; 2-12, 2-13, 2-14; 2-23; 203-2; 203-1

Environmental Commitment

“We adopt sustainable business practices to minimize the negative impact on the environment and promote the conservation of resources for future generations.”

Banco da Amazônia participates in the Selo Verde Program - a certification granted to companies and products that demonstrate a commitment to sustainable and environmentally responsible practices. In the context of Brasil Mata Viva (BMV), the Selo Verde is associated with the Sustainability Credit Unit (UCS), an innovation that aims to value and remunerate environmental services, promoting the preservation of biodiversity and encouraging sustainable business practices. The UCS is an environmental asset created by BMV to quantify and value areas of preserved native forests. Each UCS represents a specific portion of conserved land, contributing to the protection of biodiversity, climate regulation, and conservation of water resources. The value attributed to each UCS is calculated based on

the economic potential of the land, making environmental conservation a financially viable activity. This allows landowners who maintain preserved areas to be remunerated for their conservation efforts. For companies, obtaining the Selo Verde and participating in the UCS program offer several benefits:

- **Environmental Compensation:** Companies can acquire UCSs to offset their carbon emissions and other environmental impacts, aligning with regulatory requirements and the expectations of conscious consumers.
- **Corporate Image:** The certification with the Selo Verde reinforces the company's reputation as environmentally responsible, strengthening its brand and competitiveness in the market.

SUSTAINABLE PRACTICES

- We invest responsibly - opting to finance projects that promote sustainability, such as renewable energies, green infrastructure, and environmentally and socially responsible companies.
- We implement policies to reduce the carbon footprint - such as energy saving, recycling, reduction of paper use, and financing of green technologies.
- We adopt governance practices that encourage transparency, ethics, and responsibility – as they guarantee compliance with environmental regulations.
- We encourage access to credit for micro, small, and medium enterprises (MSMEs) and vulnerable populations - promoting financial inclusion.
- We publish sustainability reports that detail the actions and impacts of the Institution – ensuring transparency.
- We collaborate with the three spheres of government and other institutions - promoting sustainability initiatives, in addition to social responsibility.
- We develop financial products that encourage sustainable practices - credit lines for solar energy and green livestock.
- We invest in technologies that promote energy efficiency and sustainability - inaugurating new sustainable agencies.

- **Access to New Markets:** Certified companies can access markets that prioritize sustainability, including investors and consumers who value ecological practices.
- **Contribution to Sustainability:** By investing in UCSs, companies directly support the conservation of vital ecosystems, contributing to the mitigation of climate change and the preservation of biodiversity.

The Selo Verde initiative, together with the Brasil Mata Viva Sustainability Credit Unit, offers an innovative approach to promoting environmental conservation and encouraging sustainable business practices. By participating in this program, Banco da Amazônia not only fulfills its environmental responsibilities but also reaps economic and reputational benefits,

contributing to a more sustainable future for the planet.

We consider that environmental responsibility must be a fundamental pillar for a financial agent located in the Amazon. A commitment assumed in this important role in promoting sustainability in the region, adopted through policies and initiatives that demonstrate environmental responsibility through our practices, operations, investments, and credit policies.



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Sustainable Financing Policies	Investment criteria that prioritize projects and companies committed to sustainable practices.
Green Credit	Creation of specific credit lines for sustainable projects, such as renewable energy, sustainable agriculture, and ecological constructions.
Internal Operations	Adoption of practices such as efficient use of energy, recycling, and reduction of waste.
	Incentive to the use of digital technologies to reduce the need for paper and other physical resources.
Education and Awareness	Conducting environmental awareness campaigns, encouraging sustainable behaviors. Support for environmental education projects in local communities.
Sustainability Reports	Transparency and accountability - we annually publish a sustainability report that details the bank's actions in relation to the environment, in addition to the social aspects of governance and economics, essential for building trust between our clients and investors.
WE DO NOT FINANCE sectors that cause environmental damage, such as illegal mining and deforestation	

These practices have contributed to strengthening our reputation and a good relationship with clients who value the conservation of the environment. Becoming a competitive differential and an ethical

commitment of our actions, set forth in our Norms, Procedures, and specific Policies, reinforcing our alliance with environmental and sustainable practices.



Policy on Social, Environmental and Climatic Responsibility (PRSAC)

GRI 2-4,2-23, 2-25, 2-27, 201-2

The **Policy on Social, Environmental and Climatic Responsibility (PRSAC)** of Banco da Amazônia represents a strategic commitment to sustainable development, integrating principles and guidelines that orient its financial activities in accordance with the best practices of socio-environmental and climatic management. The main objective of this policy is to ensure that the Bank's financing and investments are aligned with the transition to a low-carbon economy, contributing to the mitigation and adaptation to climate change. Faced with the challenges posed by global warming, the PRSAC uses guidelines for the assessment of climatic risks, promoting the incorporation of ESG (Environmental, Social, and Governance) criteria in credit analysis and in the structuring of financial products. The policy also emphasizes the importance of encouraging sustainable projects, including those related to renewable energy, low-carbon agriculture, circular economy, and forest preservation. Another essential element of the PRSA is the adoption of international standards, such as the guidelines of the ISSB (International Sustainability Standards Board) and the TNFD (Taskforce on Nature-related Financial Disclosures), allowing for greater transparency and traceability of the environmental and climatic impacts of the Bank's operations. The incorporation of these standards strengthens

the Institution's commitment to the global sustainability agenda and expands access to sources of green and climatic financing. Furthermore, the PRSA reinforces the need for internal training so that employees are prepared to assess and mitigate socio-environmental risks, as well as to identify sustainable business opportunities. The policy also encourages dialogue with stakeholders, promoting transparency and the active participation of the private sector and civil society in confronting climate change. In this way, the Policy on Social, Environmental and Climatic Responsibility of Banco da Amazônia is consolidated as an essential instrument to align its operations with the international commitments to combat climate change, reinforcing its role as a protagonist in financing the sustainable development of the Amazon region.

EVALUATION OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISK (ESG)

The ESG risk is assessed by measuring the level of exposure to environmental and climatic risks of the financed activities, using as a parameter the framework established by Febraban and from then on, we approved a methodology of weights and scores for each listed item, so that, for the financing granted to activities that present a higher level of exposure to ESG risk, more rigorous measures are adopted in the

credit monitoring stage, in order to verify if the preventive and mitigating actions of the risks are being complied with.

Currently, the risk assessment focuses on the financing that represents the largest volume in the credit portfolio. The methodology used is being revised by the risk area, with the objective of expansion and continuous improvement.

The credit concession process goes through stages of eligibility, summarized below, moving on to the next phase only those that meet the conditions established in the following order:

1. documentation of the area to be financed and of the beneficiary, framed in the standardized criteria of eligibility for credit;
2. cadastral and client risk analysis;
3. socio-environmental analysis of the enterprise to be financed, if it is a rural area, to be approved in the TERRAS system with georeferencing of the area, documentary proof, including DAP in case of PRONAF;
4. analysis of the technical, economic, and financial feasibility of the financing;
5. ESG risk assessment of the operations from R\$20 million for rural producers and from R\$100 million for companies.

We execute the monitoring of the effectiveness of the PRSAC and incorporate it into the Strategic

Planning, through the definition of the strategic indicator - PRSAC Effectiveness Index, defined below. Indicator calculated from the effectiveness score of the guidelines of this policy and the assessment of the execution of the Bank's Sustainability Agenda (PRSAC Action Plan).

Our practices, as well as the ESG risk methodology, are aligned with the SDGs, since we have implemented sustainable practices in financing, reducing environmental and climatic risks in productive activities and strengthening our governance, as an important financing agent for the Amazon region.

Processes for mitigating impacts

As part of this mitigation process, the Policy on Responsibility, Social, Environmental and Climatic, is based on the model of the three lines of defense to ensure the mitigation of possible impacts attributed specifically to the effectiveness of the guidelines of this instrument that are implemented.



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SUSTAINABILITY in ACTION

“We integrate socio-environmental criteria into our business and credit concession practices, meeting the growing demands of investors and consumers for transparency and corporate responsibility, and contributing to the construction of a more just and sustainable economy.”

Banco da Amazônia understands its central role in the conservation and preservation of the world’s largest tropical forest, and knows that acting with social and environmental responsibility requires commitment and diligence with the theme. Over the last few years, it has sought continuous improvement of practices, procedural norms, and policies, in order to reaffirm its central role in the development of a Sustainable Amazon, with effective credits and solutions, and, for this, establishment of clear rules and environmental conditions for the projects financed.

In its risk appetite policy, social, environmental, and climate responsibility policy, and credit policy, it has rules for vetoing and conditions for meeting the demands received, not only attending to the existing legislation on

environmental and climatic rules, but investing in solutions such as the georeferencing of rural areas, including family farming, which allow identifying whether the purpose of the requested credit meets the premises of sustainable development.

As the managing bank of the Constitutional Fund for the Financing of the North – FNO, it directs more than 50% of these resources to prioritize micro and small rural and urban entrepreneurs. Thus, it prominently finances social credit in the Amazon, contemplating family farmers, individual entrepreneurs, micro and small enterprises, and small rural entrepreneurs, meeting their short and long-term needs.

It finances large-scale projects aimed at renewable energy, basic sanitation, and logistics, which enable the economic development of the region, making BASA the largest financing bank in the Amazon, supporting investment operations that are necessary for the implementation, modernization, and expansion of businesses, which is directly reflected in the generation of employment, income, and taxes in the attended region.

Reaffirming its commitment to the theme, the Bank launched in 2021 the Green Lines of the FNO, creating differentiated conditions of financial charges and terms for enterprises that adopt practices that minimize the environmental and climatic impact on their businesses.

In addition to the FNO, Banco da Amazônia manages the resources raised from its clients in demand and term deposits, in savings, and in Agribusiness Credit Bills, investing the

percentage of requirement provided for in norms for rural financing of productive activities in the Amazon and in the Oriented Productive Microcredit Program – PNMPO.

In addition to its own resources, BASA is accredited in the transfer of resources from

Pronampe, BNDES, and raises other sources in the market with institutions interested in investing in the Amazon for the purpose of strengthening its role as the main financial agent for the implementation of public policies of the Federal Government in the Amazon.





**SUSTAINABILITY CRITERIA
APPLIED TO CREDIT**

To ensure the commitment of the borrower with good socio-environmental practices, a socio-environmental situation analysis is carried out for both the project and the interested party, covering all financing projects and loans granted by the bank. Micro and small enterprises and individuals are exempt from this socio-environmental situation analysis in commercial credit operations.

As for the rural socio-environmental analysis, aspects are verified, including: a) the mandatory presentation of the current Rural Environmental Registry (CAR) on the date of credit contracting or its registration receipt for proof of environmental regularity of all rural properties and possessions considered in the operation proposal and, in the case of the National Program for Family Agriculture (PRONAF), of all properties where it is intended to carry out financing in the area of rural development related to agricultural, livestock, plant extractive, or agro-industrial exploration, in the presentation of plans/projects regardless of the producer's condition (owner, possessor, lessee, usufructuary, borrower, sharecropper, or partner).

All owners, holders of useful domain, or possessors of any title are obliged to update the registration declaration whenever there is a change in the rural properties, in relation to the area or ownership, as well as in cases of preservation, conservation, and protection of natural resources, in accordance with **Law No. 10.267**, of 08/28/2001.

The evaluation of the property's regularity in the area is constituted by questions that address aspects related to the environmental and land regularity of the property where the credit will be applied.

The socio-environmental analysis will be carried out through the data informed in the Socio-environmental Information Form (FISA) and in the Environmental, Social, and Governance Risk Analysis Form (ASG)

- b) for the other enterprises to which the ASG form was not applied, the Socio-environmental Information Form (FISA) will be applied, to know the level of legal compliance regarding the environmental impact of the project/activity, aiming at reducing the risk of economic embargoes, in addition to enabling the definition of mitigating measures to be applied.
- c) for rural proposals, the Socio-environmental Information Form (FISA) and the ASG Form may be presented through an application made available by the Bank, dispensing with manual consultation.

**SOCIO-ENVIRONMENTAL CLAUSES
IN CREDIT INSTRUMENTS**

To ensure that the financed activities do not cause damage to the environment and respect the rights of local communities, we have in our contract relationship socio-environmental clauses that establish criteria and requirements that must be met by the credit takers, including:

- Monitor and mitigate the socio-environmental impacts that may occur as a consequence of the project's operations and activities, ensuring responsible socio-environmental management;
- Promote respect for human rights, their diversity, dignity, and equity, reserving individuality and privacy, not admitting the practice of discriminatory acts and harassment, of any nature, of child labor and analogous to slavery, and of sexual exploitation in the work environment and in all relationships, with the internal and external public;
- Protect and preserve the environment, as well as avoid any practices that may cause damage, executing their services in strict observance of legal and regulatory norms, federal, state, or municipal, applicable to the matter, including, but not limited to: (vi.1) Law No. 6,938/1981, which establishes the National Environmental Policy; (vi.2) Law No. 9,605/1998, called the "Law of Environmental Crimes";
- Adopt during the period of validity of the contract the measures and actions intended to avoid or correct damages to the environment, safety, and occupational medicine that may be caused by the PROJECT.

These clauses, in addition to promoting sustainability, also mitigate financial and reputational risks to the Bank, since environmentally responsible projects tend to be more resilient and less susceptible to regulatory sanctions.



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GOVERNANCE STRUCTURE

We have a structure and governance that promotes environmental protection and the responsible financing of natural resources. It is composed of the strategic committee for credit, governance, and sustainability, competent to assist with these issues. The provisions of the Code of Ethics are applied to the members, the Corporate Security Policy, and the Policy on Disclosure and Use of Relevant Information, the Policy on Relationship with Related Parties, as well as the provisions in all other internal policies and norms and applicable external regulations. They exercise an non-delegable function and must be executed respecting the duties of loyalty and diligence, as well as avoiding any conflict situations that may affect the interests of the Bank and its shareholders, with the application of the legal duties and responsibilities of the Bank’s administrators being their responsibility.

SOCIO-ENVIRONMENTAL BENEFITS IN 2024

In 2024, we executed, launched, and improved initiatives for process improvements, continuously investing in process improvements and credit solutions.

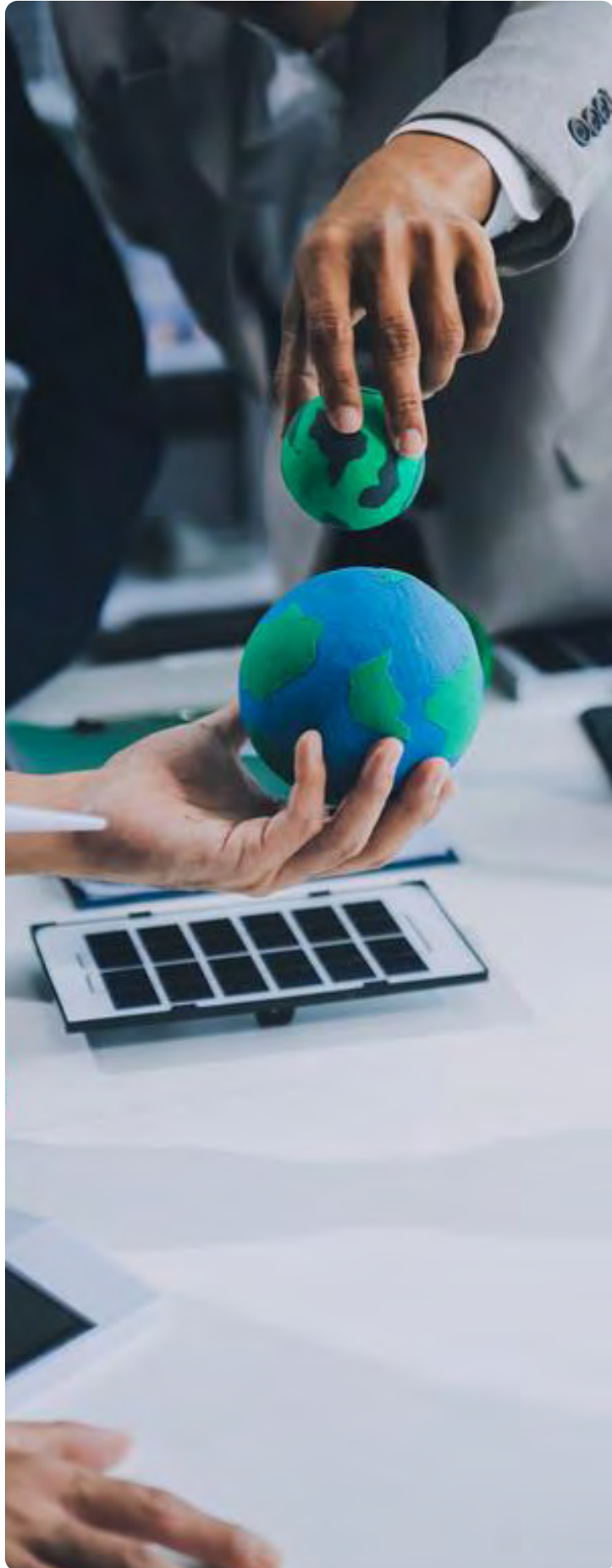
Improvements to BASA Digital - A tool aimed at granting financing to family farming, in the microcredit process, and for credit lines to micro and small enterprises. Such measures aim to increase the service of the quantity and volume destined for small-sized enterprises.

Resource Mobilization – The Bank initiated talks with the French Development Agency - AFD for financing projects aimed at renewable energy, with formalization in the year 2025.

Forest Compensation - BASA initiated in 2024 the payments of forest compensation directed to family farmers located in the Amazon region, being accredited through a bidding process carried out by the United Nations Development Program – UNDP.

Creation of the ESG Working Group - Internally, it designated the Group for the Institution’s ESG initiatives, with a direct link to the Presidency, reinforcing the importance and strategic highlight of the theme for the bank. This group has innovative initiatives for the coming years with the objective of solidifying the theme, contemplating: a) elaboration of the framework for financing lines; b) revision of the ESG Agenda of Banco da Amazônia; c) revision of the action plan of the Policy on Social, Environmental and Climatic Responsibility; d) structuring of an ESG database; e) expansion of financial services aimed at environmental compensation; f) mobilization of resources for green financing in the Amazon; g) improvements in the ESG risk process; h) definition of the methodology for the greenhouse gas emission calculator for financing; i) guidelines of the communication plan and reporting of ESG initiatives.





In this line, we act consciously and responsibly to promote our region socially and environmentally, broken down into results, such as:

- 1. Inclusion of Green Lines - R\$ 7.7 billion**, emphasizing ecologically responsible consumption practices. This further strengthens our position as agents of positive change in the region.
- 2. Promotion of social development - R\$ 8.9 million** for incentivizing the growth of small producers in rural communities, through the National Program for the Strengthening of Family Agriculture (PRONAF).
- 3. Support for municipalities of strategic importance - R\$ 10 billion** invested in the municipalities of the border strip, with 6,743 contracts settled with clients.
- 4. Incentive to the culture of innovation** – creation of new departments and teams responsible for developing new products, anticipating client demands, products that will introduce better efficiency and improved use of technology, minimizing adverse effects and finding alternative uses for products.
- 5. Promotion of transparency and accountability** in relation to practices in the environmental, economic, and social spheres, allowing investors, clients, shareholders, and other stakeholders to evaluate, through published reports, the Bank's performance in relation to our business commitments.
- 6. Financing for sustainable projects**, which contribute to the adaptation to climate change as well as the promotion of biodiversity and the conservation and preservation of natural resources.

- 7. Implementation of responsible investment and socio-environmental risk management policies**, which aim to minimize the negative impacts of financial activities on the environment and society.

PACT FOR ECOLOGICAL TRANSFORMATION

The Plan for Ecological Transformation is an initiative of the Brazilian government to boost the transition to a sustainable and low-carbon economy. It is aligned with national and international commitments, such as the Sustainable Development Goals (SDGs), the Paris Agreement, and the NDCs (Nationally Determined Contributions)..

Context of the ESG Agenda in the Plan for Ecological Transformation

The ESG (Environmental, Social, and Governance) agenda within the Plan for Ecological Transformation focuses on promoting sustainable finance, green innovation, energy transition, and inclusive socioeconomic development. The government seeks to mobilize public and private investments to enable this transition, reinforcing the role of development banks, such as BNDES and Banco da Amazônia, in raising and allocating resources for sustainable projects. Given the strategic role of Banco da Amazônia in financing sustainable projects in the region, the Plan reinforces the need for the Institution's engagement in:

- Fostering sustainable businesses in the Amazon, prioritizing bioeconomy value chains.
- Expanding green credit, including financing for sustainable agriculture, renewable energies, and resilient infrastructure.

- Developing international partnerships, enabling the mobilization of resources with partner institutions such as the AFD.
- Strengthening governance and transparency, aligning the Institution's practices with international regulatory requirements.

International Finance Corporation (IFC World Bank Group)

Partnership and collaboration for investments in the "Amazônia Sempre" program, in sustainable projects in the Amazon promoting development in the Region with a focus on promoting the inclusion of women, indigenous peoples, Afro-descendants, and local communities; climate and forest conservation, and strengthening of institutional capacities and the rule of law.

"Amazônia Sempre" is a holistic umbrella program of the Inter-American Development Bank (IDB) that aims to expand financing, share strategic knowledge for decision-makers, and increase regional coordination to accelerate sustainable, inclusive, and resilient development in the Amazon region. It will address the following priority areas: local population; sustainable agriculture and forestry; bioeconomy; infrastructure; sustainable cities and connectivity.



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INNOVATION

GRI 3-3; 203-1

“Innovation is not limited to the development of new products and services; it also encompasses the transformation of internal processes, the adoption of advanced technologies, and the implementation of strategies that promote sustainability and inclusion.”

In 2024, the Bank hired the company Distrito Tecnologia to provide specialized technical advisory and consulting services to support the creation and development of the parameters of the open innovation program, titled “Bora Acelerar”.

The program was developed to boost incremental innovation in the company, promoting collaboration with startups and innovative companies that can support strategic challenges and accelerate the sustainable development of the Bank.

In addition, the Bank conducted an innovation maturity analysis, through the application of a survey, with the objective of systematically

evaluating innovation in the company, taking into consideration aspects such as: vision and direction (strategy); technological maturity; structure and operations; and organizational culture. With the result of the survey, a plan of competencies and success levers was established for the Bank to reach an even more innovative level.

CORPORATE CONNECTIONS

Participation in events, whether they are workshops, conferences, seminars, meetings, brainstorming, play an important role in our journey to reach the standards of a more innovative and competitive Institution.

Banco da Amazônia participates in the 2nd National Seminar on Industrial Policy – Green Industry: Innovation and Sustainability, held in the city of Brasília, the federal capital.

TOPICS DISCUSSED:

- debureaucratization
- digitalization
- energy transition
- access to credit
- sustainable development
- training and environmental challenges

In the first semester of 2024, the Bank held the 2nd Innovation Week, an event that provided reflection, debates, and sharing on how innovation can boost our business to even higher levels.

The event’s program included a lecture, workshops, and round tables on innovation, artificial intelligence, agility, and sustainability.



Innovation in administrative processes

The Directorate of Control and Risk, in its 1st strategic challenge, launched a strategic challenge for teams to develop an innovative tool for automated signature collection. The goal is a unified platform that securely and efficiently captures digital signatures while ensuring legal compliance. A digital and automated solution that promises to drastically reduce the time needed to obtain the required approvals, as well as to minimize human errors and increase the security of information. This moment marks an era of innovation and collaboration, in which every idea and effort will be fundamental for the **digital transformation** of our Institution.

Support for Sustainable Innovation

Scientific knowledge is one of the most powerful tools humanity has to ensure its survival on the planet, as it brings us awareness of the limits of the exploitation of natural resources and the relevance of preserving biodiversity, in this case, of the Amazon. BASA supports the scientific community of the region, through publications that contemplate technology transfer actions with training.

A) RESEARCH & DEVELOPMENT IN THE AMAZON

We support scientific research projects through public notices and selection of Research & Development (R&D) initiatives, in partnership with higher education institutions and research centers in the Amazon region.

In 2024, about R\$ 2 million have already been contributed to projects that promote technological advancement and environmental

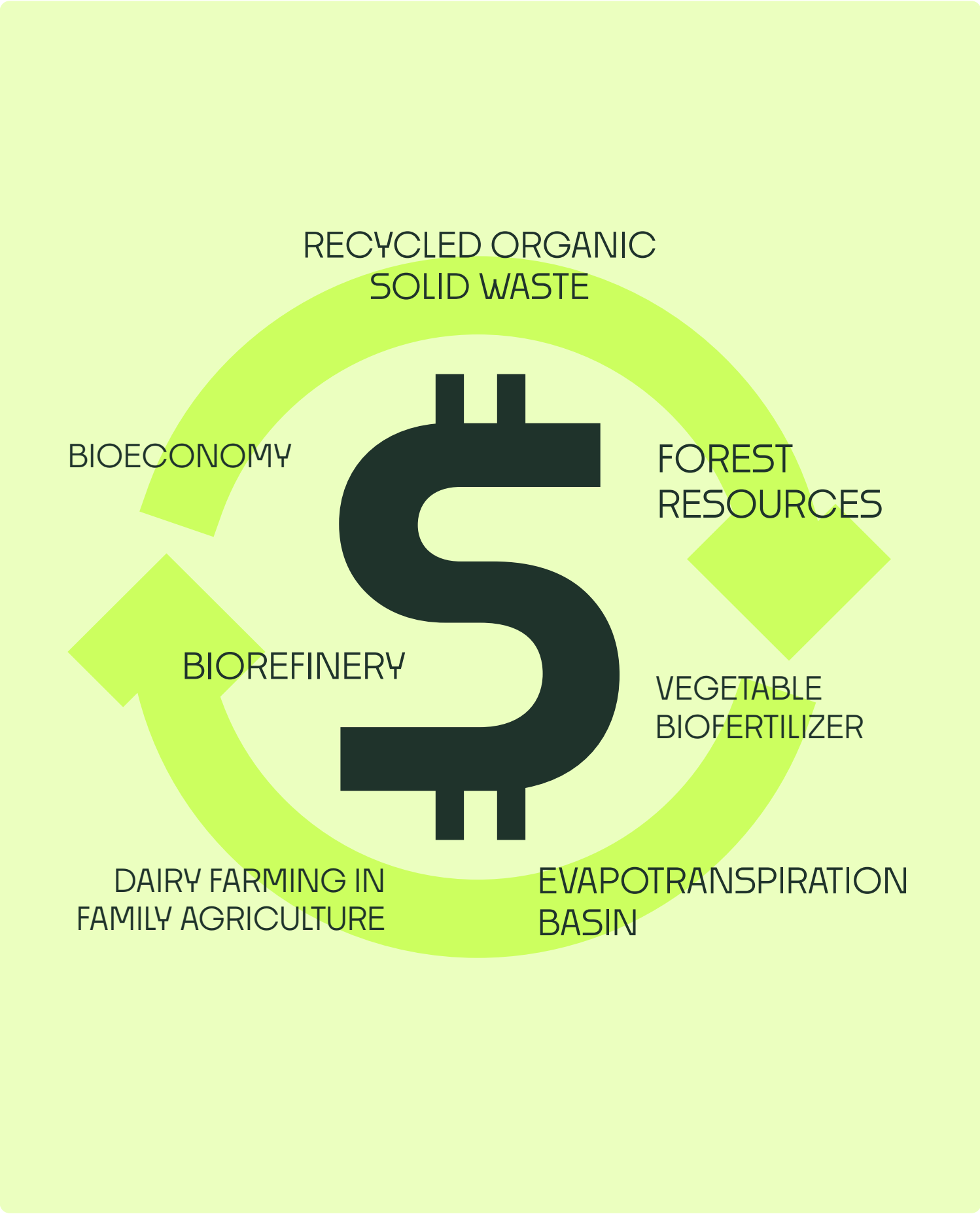
preservation. Among the supported initiatives, we highlight some, without disregarding the relevance of so many other fundamental efforts for the region:

- **Forest resources:** Technology transfer in the management of native açaí palms and community strengthening in the Araguari Valley – Amapá.
- **Vegetable biofertilizer:** Development of fertilizers based on Amazonian fish residues, combining innovation, phytotechnical efficiency, and economic viability.
- **Biorefinery:** Production of biofuels, bioplastics, and other sustainable products from agro-industrial waste and Amazonian cyanobacteria.
- **Dairy farming in family agriculture:** Implementation of technical improvements for the consolidation of innovative and sustainable experiences in Pará.
- **Evapotranspiration Basin:** Sustainable solution for wastewater treatment, promoting environmental efficiency.
- **Recycled organic solid waste:** Use of recycled materials to improve environmental quality, contributing to food security in urban populations and in school meals.

Through these projects, Banco da Amazônia drives initiatives that connect economic development, sustainability, and innovation, strengthening the role of scientific research in building a more balanced future for the region.

Innovation Diagram:

This diagram shows a cycle of sustainable innovation activities.





20th Professor Samuel Benchimol Award and Banco da Amazônia Award for Conscious Entrepreneurship.

B) AWARDS AND PROGRAMS

The ‘Banco da Amazônia Award for Conscious Entrepreneurship’ in 2024, completed 15 years of history, contemplating projects that provide the Amazon with support for regional development, as well as the search to promote transformations in the socioeconomic reality, and has as its focus to stimulate and maintain a commitment to projects that aim at innovation in the Legal Amazon, in addition to identifying and recognizing companies that contribute to the sustainable development of the region. This year, 2024, the award was in the amount of 30 thousand reais as a form of recognition and support for the projects.

- 1. **The Professor Samuel Benchimol Award** - divided into two categories: “Projects of Sustainable Development in the Amazon

Region,” contemplates works that are economically viable, ecologically adequate, politically balanced, and socially just; and “Personalities dedicated to the Sustainable Development of the Amazon Region,” honors a personality from the business or academic world, who stood out in favor of sustainable development in the region.

- 2. **The Banco da Amazônia Award for Conscious Entrepreneurship** contemplates two types of awards: “Local Development Initiative,” which reveals the potential for transformation of the Amazon Region through concepts and practices of Creative Economy, Green Economy, or Agroecology and Organic Production; and two honorary awards, one aimed at companies (Company in the Amazon) and another aimed at Micro-entrepreneurs of Success in the Amazon (Florescer Award).

ENERGY EFFICIENCY

Energy efficiency is essential for a sustainable future. By adopting practices that reduce energy consumption, we not only save financial resources but also reduce our environmental impact. Regarding the initiatives that involved the modernization of our infrastructure, actions aimed at replacing equipment with high consumption with other more efficient ones stand out. Energy management has as its main objective to optimize expenses with electricity, through technical analyses of the bills of all units and the implementation of strategic actions. These actions include the search for better tariffs, the stimulus to conscious use, the correction of technical defects and losses, as well as the

identification of possible measurement failures. Currently, we carry out continuous monitoring of energy consumption, adjust contracts to obtain more advantageous conditions, and promote the replacement of equipment with low efficiency, thus ensuring the optimization of expenses and the stability of this expense.

Energy Consumption Within the Organization

GRI 302-1

We are always measuring and monitoring the consumption of resources in our facilities, as well as promoting actions to raise awareness among employees about the importance of using natural resources consciously and responsibly.

2022-2024 ENERGY CONSUMPTION

UNITS	KWh			MJ (10^6J)		
	2022	2023	2024	2022	2023	2024
HEADQUARTERS	3,412,011.58	3,454,739.48	3,683,777.42	12,283,241.69	12,437,062.13	13,261,598.71
BACKUP SITE	717,838.68	668,063.88	737,396.14	2,584,219.25	2,405,029.97	2,654,626.10
BRASILIA/ARM	2,381.81	1,853.00	2,415.00	8,574.52	6,670.80	8,694.00
AGENCIES	6,452.203.94	7,093,993.00	13,090.374.48	23,227,934.18	25,538,374.80	47,125,348.11
TOTAL	10,584,436.01	11,218,649.36	17,513,963.04	38,952,847.12	40,387,137.70	63,050,266.93

The consumption of electricity at the Backup Site and at the bank’s branches occurs in two ways: the main and in greater quantity is the electricity from the concessionaires, whose source is basically hydro, predominant in the

Brazilian energy matrix, that is, a renewable resource. The other way, used in an emergency, is from generator groups whose fuel is diesel, a non-renewable fossil fuel.

ENERGY EFFICIENCY CALCULATION

Energy consumption within the organization (17,524,763.04 kWh or 63,089,146.93 Mjoules)*	=	Non-renewable fuels consumed
	+	Renewable fuels consumed
	+	Electricity, heating, cooling, and steam purchased for consumption
	+	Self-generated electricity, heating, cooling, and steam, which are not consumed
	-	Electricity, heating, cooling, and steam sold

**Note: Energy bills are sent by the units from which technical data such as active consumption, reactive consumption, tariff modalities, etc., are obtained. This data is processed, compared with consumption forecasts according to the size of the units, for this we use parameters such as kWh/m2, load survey, and comparison between units with similar or standardized buildings. In addition, with the collected data, we carry out simulations with the possible tariffs.*



REDUCTION OF ENERGY CONSUMPTION

Internally, we encourage the conscious use of energy resources. In 2024, we did not register a reduction in energy consumption, as shown in the table.

FUEL CONSUMPTION

FUEL CONSUMPTION

We control the fuel consumption of the emergency generator groups at the Headquarters (01 generator group of 750 kVA, 02 generator groups of 350 kVA) and Backup Site (02 generator groups of 450 kVA), whose value consumed in 2024 was 800 liters of diesel S10, which provided an energy generation of 10,800 kWh or 38.88 Gjoules. As for the control of

diesel consumption of the generator groups of the branch network, each unit is responsible for carrying it out. We highlight that almost all of our units have 60 kVA emergency generator groups.

Incentive to Green Solutions

Incentive to Green Solutions

At the Bank’s Headquarters, there was a migration of the energy contracting form since 2022, with this Unit now receiving energy from the Free Contracting Environment, with an Incentivized 50% energy supply contract, aiming to guarantee the supply of energy from clean sources, associated with the financial reduction of costs with electricity in this Unit.



Material consumption

GRI 301-1

The responsible consumption of materials is a fundamental practice to promote sustainability and preserve the planet’s natural resources.

In 2024, the practices adopted by the Institution reduced paper consumption, from 610 thousand at the beginning of the year to 553 thousand at the end of the year.

2024- PAPER VOLUME - PRINTS

Paper volume - Prints														
JAN	FEB	MAR	APBR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL ANNUAL	AVERAGE MONTHLY	REDUCTION
610,607	516,462	560,793	667,300	658,647	655,816	562,120	567,310	572,224	657,251	587,279	553,065	7,168	597,406	57,542

The total volume consumed in 2024 was 7,168,874, and the expenses arising from this consumption were approximately R\$ 1.874 million.

To control printing volume in the bank’s units, each manager has the capacity to generate detailed reports of the printed materials.

As for the control of excess prints, the Information Technology area verifies the contractual adequacy of the contracted company.

SUSTAINABLE AGRIBUSINESS MANAGEMENT

Commitments with Agribusiness in the Amazon

GRI 2-23; 2-27; 203-1; 203-2; 3-3, 413-1

Banco da Amazônia – The Partner of Agribusiness in the Amazon, has prioritized in its action strategy the support for the activities integrating the productive chain of this sector, resulting in the structuring and leveraging of important segments such as aquaculture, agriculture, livestock, fishing, products from the forest, among others.

The Bank’s incentive benefits the rural enterprises of family farmers, extractivists, artisanal fishermen, and agro-industrial entrepreneurs of medium and large size, a fact that has helped the segment compete more effectively in national and international markets. In addition, agribusiness has generated jobs, contributed to the growth of exports, guaranteed the food supply of the regional population, and promoted sustainability. This performance is noteworthy for the balance between economic growth, environmental preservation, and social well-being in the Amazon region, contemplating the following commitments:

- Adopts responsible policies that guide its financing in agribusiness and in all sectors in which it operates.
- The administration of financial resources is aligned with the Federal government’s Agenda and structured to foster the transition to a sustainable model, ranging from family farming (Pronaf) to large projects aimed at low-carbon agriculture, agroforestry production, and technological innovation, ensuring the sustainable use of natural resources.

- It has mechanisms to manage violations and complaints, through accessible and reliable reporting channels, such as anonymous mechanisms and non-retaliation policies, ensuring the efficient treatment of complaints related to the inappropriate use of resources or predatory practices. In 2024, the financial support of Banco da Amazônia to regional agribusiness, using resources from the FNO, reached a total of **R\$ 9 billion**.

INITIATIVES THAT GENERATE POSITIVE IMPACTS

Our initiatives have generated significant positive impacts:

In the economy - we have contributed to the increase in the productivity and competitiveness of farmers and fishermen.

In the environment - we promote the conservation of biodiversity and the reduction of greenhouse gas emissions.

In people - We have improved the quality of life of local communities, offering employment and development opportunities.

Sustainable Products and Services FLORESTA+ AMAZÔNIA

Federal Government initiative of socio-environmental impact that supports and rewards populations that protect the forests. The project offers incentives for them to continue recovering and conserving these areas, guaranteeing the sustainable development of the Amazon region.

Attending this initiative, we have the Pronaf Floresta, where we offer financing and technical

assistance for family farmers to implement agroforestry systems and promote the conservation and sustainable management of natural resources on their rural properties. Also in this program, we have credit lines aimed at **rural productive microcredit; bioeconomy (prona bioeconomy)**.

Within the scope of the FNO, we have a line directed at biodiversity, encouraging proposals for recovery and sustainable use of water sources, cultivation of medicinal and aromatic plants, waste treatment systems for energy generation and composting, among other projects, it contemplates direct planting systems “on straw”; recovery of degraded pastures; use of biological nitrogen fixation; reforestation with native species.

2024- FINANCIAL RESULTS

1. Disbursed resources

The resources disbursed for the sector have a direct impact on productivity by promoting technological advances, such as the use of more efficient machines and improvements in infrastructure for better product flow.

These investments also help to qualify the workforce, benefiting specialized activities and reducing unhealthy working conditions. There are other benefits, such as environmental ones, reduction of CO2, and rational use of agricultural inputs, practices that are encouraged at the time of contracting the resources.

Agribusiness Sector	Disbursement
Agriculture	R\$ 5,029,172,273.49
Aquaculture	R\$ 1,670,743.20
Fishing	R\$ 7,710,070.08
Others	R\$ 12,896,455,920.16
TOTAL	R\$ 17,933,338,263.73

2. Allocated resources

The resources applied in the sector, mainly in the Amazon, have been significant, with initiatives such as the Harvest Plan, which makes financial resources available for costing and investments. These are resources that encourage the sector, strengthening small and medium producers, in addition to encouraging sustainable practices.

2024- AGRIBUSINESS SECTORS FINANCED	
Program/Credit Line	Results (R\$ Mi)
AQUACULTURE AND FISHING	101.3
AGRICULTURE	4,266.3
LIVESTOCK	4,638.6

SUSTAINABLE AGRIBUSINESS

R\$ 9 Bi+ FINANCED

AGRIBUSINESS - TOTAL VALUE

R\$ 17,9 Bi RELEASED

**INSTITUTIONAL PACTS –
A Policy Commitment**

**1. National Program for the
Strengthening of Family Agriculture
– PRONAF.**

Banco da Amazônia is the main financial agent of Pronaf in the region, playing a fundamental role in meeting the credit demands of rural enterprises.



2. Partnerships that generate value

To boost the strengthening of family farming in the Amazon, the Bank has participated in strategic events, forming long-term partnerships. An example of this was the partnership signed with the JBL Fund during the Climate Conference (COP 29). This collaboration enables the use of PRONAF + Alimentos resources, promoting access to technology, specialized technical assistance, and sustainable credit. Thus, it encourages more



responsible and productive agricultural and livestock practices, contributing significantly to the sustainable economic development of the region. Also, at COP 29, Banco da Amazônia presented an innovative initiative by launching a program of environmental awareness associated with the distribution of sustainable coins linked to the Conservation Units (UCS). Each coin, activated by means of a QR Code and electronic form, ensures the preservation of 14 cubic meters of

forest and offers remuneration to the local agents responsible for the environmental services. With the conservation of biodiversity and sustainable development, the Bank promotes concrete actions that benefit both the environment and the Amazonian communities, aligned with the global goals of environmental preservation.

NUMBERS OF PRONAF 2024

The results achieved by the National Program for the Strengthening of Family Agriculture (Pronaf) demonstrate the positive impact on the promotion of the local economy and on productive inclusion, fostering sustainable practices and strengthening family farming, a key piece for the development of the Amazon.

We surpassed

R\$ **1.3 Bi**

in PRONAF in 2024

CONTRACTS

R\$ **1.3 Bi** ↑ 72%

BASA DIGITAL

6.70% of PRONAF operations

OPERAÇÕES

21,642 K

CLIENTES ATENDIDOS

18,975 K



3. SAFRA PLAN – Promoter of the resilience of the Brazilian agricultural sector



Photo: Archive / BASA

The 2024/2025 Safra Plan, of the Federal Government, aims to strengthen and promote the resilience of the Brazilian agricultural sector, with an emphasis on sustainable development. Through credit lines, incentives, and agricultural policies, the proposal serves medium and large-sized producers, at the same time that it encourages sustainable agricultural practices and supports family farming in food production.

For the 2024/2025 harvest, R\$ 400.59 billion are planned for corporate agriculture, while an additional R\$ 108 billion will be made available through debt securities issued by financial institutions. With a total of R\$ 508.59 billion, the plan reaffirms its commitment to fostering national agribusiness, prioritizing economic, social, and environmental sustainability.

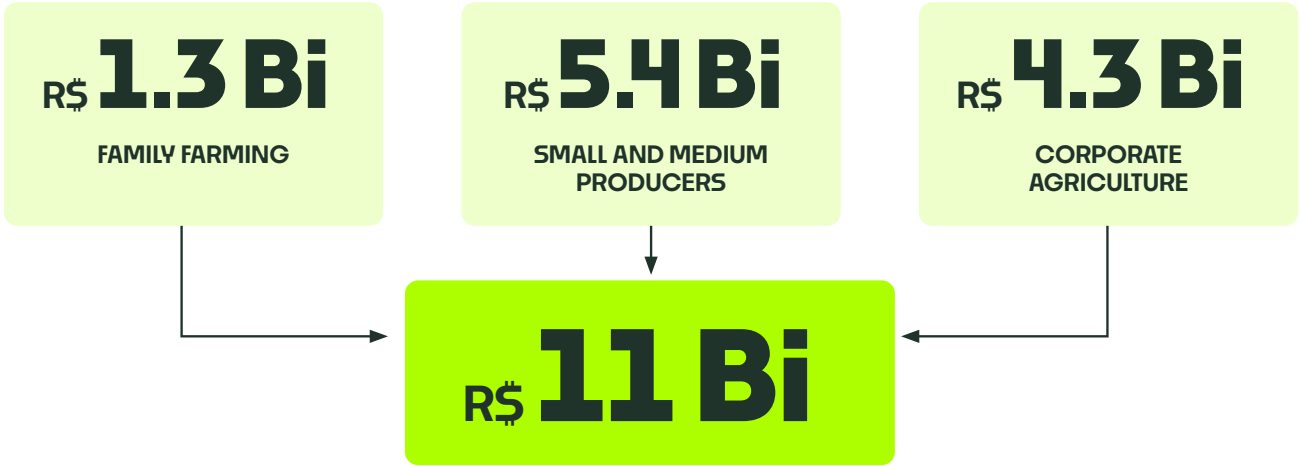
SAFRA PLAN of BANCO DA AMAZÔNIA



Launch ceremony of the 2024/2025 Safra Plan

On the side of Banco da Amazônia, the largest Harvest Plan in history was announced, reaffirming the commitment to sustainable development in the Amazon region. With a contribution of R\$ 11 billion, the bank seeks to

move the local economy and foster responsible agricultural practices. The amount represents an 11% increase compared to the last harvest (2023/2024), which had R\$ 9.9 billion directed to regional agribusiness.



In addition to attractive interest rates, Banco da Amazônia provides specialized technical assistance to support its clients in the adoption of more efficient and sustainable productive techniques. We encourage practices that exceed the minimum environmental requirements,

offering benefits such as bonuses or discounts on financing rates, contributing directly to environmental preservation and the reduction of deforestation. Our green credit lines, with competitive rates starting at 6.04% per year, are oriented to boost

environmental preservation and agricultural practices aligned with climate challenges. These financings aim to promote conservation projects, recovery of degraded areas, generation of renewable energy, and initiatives related to Low Carbon Agriculture (ABC), consolidating the duty with a balanced and sustainable economic development.

4. “Amazônia Sempre” Program

Led by the Inter-American Development Bank (IDB), it promotes investments in sustainable projects in the Amazon, prioritizing the inclusion of women, indigenous peoples, Afro-descendants, and local communities, in addition to strengthening the climate, the conservation of the forest, and the institutional capacities and the rule of law.

With a focus on sustainable, inclusive, and resilient development, the program aims to expand financing, share strategic knowledge, and strengthen regional coordination. The priority areas include: local population; sustainable agriculture and forestry; bioeconomy; infrastructure; sustainable cities and connectivity.

5. Bioeconomy in the Amazon

Strategic partnership with the IDB and French Development Agency, in the amount of R\$ 400 million, encouraging projects aimed at the sustainable use of biodiversity.

6. RenovAgro

Program that encourages modernization and sustainability in agricultural activities, reducing environmental impacts.

Investments that boost the preservation of the environment and agricultural practices aligned with climate challenges





CADEIAS AGROINDUSTRIAS SUSTENTÁVEIS E DIGITAIS

Banco da Amazônia participates in the event “Sustainable and Digital Agro-industrial Chains.” The event marked the inclusion of financial institutions, such as Banco da Amazônia, in the Mais Produção Plan (P+P),

which will act as a new financing arm of the NIB, ensuring greater coordination of actions aligned with the new industrial policy. The Mais Produção Plan guides the NIB in four main axes: making the industry more innovative and digital, more exporting, greener, and more productive. (R\$ 546.6 million)

MEETING ON FINANCING OF PRODUCTIVE FORESTS FOR FAMILY AGRICULTURE





07

Financial
Responsibility

ECONOMIC AND FINANCIAL PERFORMANCE

GRI 3-3, 201-3; 201-1

“We believe that the continuous growth in revenues and profits is the result of efficient resource management and successful investment strategies.”

In 2024, we continued to advance with good financial and operational results, demonstrated through assertive action policies and the reliability of our strategies and business model. We are committed to maintaining a performance of excellence, aligning our strategic objectives with the expectations of our stakeholders.

Good management practices

Adopting good management practices is essential to ensure efficiency, transparency, and sustainability in operations. This includes:

- Solid profitability, with margins that reflect our operational efficiency and capacity to generate sustainable value.
- Implementing rigorous process controls and ensuring the efficient allocation of resources.
- Continuous investment in innovation and technology, improving our systems and services to better meet the needs of clients.
- Identify, assess, and mitigate potential risks in all areas of operation.

- Ensure the integrity and reputation of the Institution with strong compliance with all applicable laws and regulations.
- Use client feedback to continuously improve our services and products.
- Integrate sustainability principles into our operations, promoting environmentally responsible and socially inclusive practices.
- Involvement in social responsibility initiatives, contributing to the economic and social development of the communities where we operate.
- Invest in the continuous development of our employees, offering training and capacity-building programs that enhance their skills and competencies.

EQUITY CAPITAL

We maintain a solid equity capital, which reflects our financial stability and capacity for sustainable growth. It is constituted by our own resources, intended to support our operations and guarantee confidence to clients and investors.

Through responsible management and well-directed investment strategies, we have continuously strengthened this capital base, allowing us to comply with regulatory requirements and finance innovative and sustainable initiatives that foster the economic development of the Amazon region.

Our commitment to portfolio diversification and risk mitigation ensures that the equity capital remains resilient to market dynamics. We consider this robustness essential to achieve our long-term objectives and generate positive and lasting impacts.



In addition, transparency and financial responsibility are principles that guide the ethical and efficient allocation of resources, maximizing value for our shareholders and contributing to the sustainable development of the communities where we operate.

PENSION COMMITMENTS

GRI 201-3

DEFINED BENEFIT PLANS AND OTHER RETIREMENT MODELS

The obligations associated with defined benefit plans and other retirement plans are of great relevance in the financial management and long-term sustainability of the Bank. These plans aim to provide security and financial stability to participants after retirement, but, at the same time, they represent significant challenges due to the need to strictly comply with pre-established pension commitments. It is fundamental that they demonstrate transparency in the monitoring and disclosure of these obligations, aligning with the best accounting and regulatory practices. In this context, to ensure the balance between economic responsibilities and the rights of the beneficiaries, we continuously evaluate the assets and liabilities of these plans, combined with effective risk mitigation strategies.

FINANCIAL STATEMENTS

We ensure that the financial statements were prepared in accordance with Brazilian accounting practices, as established by the Corporation Law. These practices incorporate the norms of the National Monetary Council (CMN), the Central Bank of Brazil (Bacen), and follow the model defined in the Accounting Plan for Institutions of the National Financial System (Cosif), in addition to the guidelines of the Securities and Exchange Commission (CVM), when not conflicting with the regulations of the Bacen.

The objective is to ensure the transparent and consistent presentation of these financial statements, reflecting relevant data that are used by the Administration for strategic management.

Financial statements

BUDGETARY, FINANCIAL, AND ACCOUNTING RESULTS

- **Net Equity:** R\$ 6.5 billion (11% growth in relation to 2023);
- **Net Income:** R\$ 1.1 billion (15.8% decrease in relation to 2023);
- **Operating Result:** R\$ 1.2 billion (25.3% lower than in 2023); Decrease driven by the 44.4% reduction in the Financial Intermediation Result.
- **ROAE (Return on Net Income in relation to Net Equity):** 18.2% lower than in 2023);
- **Total Assets:** R\$ 54.3 billion (20.1% higher than in 2023);
- **Securities and Marketable Securities – TVM (Treasury):** R\$ 2.1 billion (3.4% higher than in 2023);
- **Bank Fee Revenues:** R\$ 252.5 million (1.6% higher than in 2023);
- **Administrative Expenses:** R\$ 1.3 billion (18% higher than in 2023); the administrative expenses are composed of personnel expenses, with an increase of 5.83%, driven by the growth in expenses with training and capacity building, with an increase of 46.0%, which demonstrates that we are applying resources in human capital.
- **Financial Intermediation Revenues:** R\$ 4.9 billion (18.8% higher than in 2023);

Budgetary, financial, and accounting results

NET EQUITY

R\$ 6.5 Bi ↑ 11%

SECURITIES AND MARKETABLE SECURITIES

R\$ 2.1 Bi ↑ 3.4%

NET INCOME

R\$ 1.1 Bi ↓ 15.8%

BANK FEE REVENUES

R\$ 252.5 Mi ↑ 1.6%

OPERATING RESULT

R\$ 1.2 Bi ↓ 25.3%

ADMINISTRATIVE EXPENSES

R\$ 1.3 Bi ↑ 18.0%

ROAE

R\$ 18.2 ↓ 6.9%

FINANCIAL INTERMEDIATION REVENUES

R\$ 4.9 Bi ↑ 18.8%

TOTAL ASSETS

R\$ 54.3 Bi ↑ 20.1%

INVESTOR RELATIONS AND SHARE PERFORMANCE

In 2024, we launched the new Investor Relations portal, designed with a modern look and intuitive navigation. This initiative reflects our commitment to transparency and the strengthening of corporate governance, seeking to improve our users’ experience.

Regarding the BAZA3 shares, the closing quotation in December 2024 was R\$ 85.95, representing a reduction of 9.5% in relation to the closing of December 2023. Despite this, over a 5-year period, a significant appreciation of 120.4% was recorded. We ended the fourth quarter of 2024 with 16,899 shareholders, including 16,302 individuals, 546 legal entities, and 18 non-resident shareholders. We highlight that the Brazilian Federal Government remains the controlling shareholder, holding 97% of the Institution’s shares.

HIRING OF EXTERNAL AUDIT

PricewaterhouseCoopers (PWC) Independent Auditors was selected in December 2022, through a bidding process, to perform external audit services on the financial statements of Banco da Amazônia and the Constitutional Financing Fund of the North (FNO).

We declare that, at the end of 2024, PWC Independent Auditors did not perform any other services besides those directly related to the external audit of the financial statements. This practice is aligned with the principles that guarantee the auditor’s independence, such as: avoiding auditing one’s own work, participating in managerial functions within the client’s scope, or promoting the interests of that client.

DISTRIBUTION OF WEALTH

GRI 201-1

In 2024, our wealth distribution totaled **R\$ 2.8 billion**. The figures account for the resources destined for tax payments, personnel remuneration, and own and third-party capital.

DISTRIBUTION OF VALUE ADDED (DVA)

The Distribution of Value Added (DVA) is prepared, in all relevant aspects, in accordance with the criteria provided for in the Financial Statements and technical pronouncement (CPC No. 09), presenting how much wealth Banco da Amazônia produced and how it was distributed to society, employees, and the government.

2024 - VALUE ADDED GENERATED BY BANCO DA AMAZÔNIA (R\$ Bi)

Value Added Generated by Banco da Amazônia (R\$ Bi)	2022	2023	2024
Revenues	5,793.41	6,474.50	6,737.763
Financial Intermediation Expenses	1,752.95	2,545.15	3,248.145
Inputs Acquired from Third Parties	1,150.59	1,335.26	1,285.743
Gross Value Added	2,889.86	2,594.09	2,203.87
Depreciation, Amortization, and Exhaustion	52.22	43.90	39.49
Net Value Added Produced by the Entity	2,837.64	2,550.19	2,164.38
Value Added to be Distributed	2,837.64	2,550.19	2,164.38
Distribution of Value Added:	2,837.64	2,550.19	2,164.38
a) Personnel	627.22	682.82	727.11
b) Taxes, Fees, and Contributions	1,070.46	503.41	285.82
c) Remuneration of Third-Party Capital	17.64	18.81	19.42
d) Remuneration of Own Capital	1,122.31	1,345.15	1,132.03



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Appendix

GRI Content Index

Declaration of use	BASA reported on a “With reference to” basis the GRI Standards for the period from January 1 to December 31, 2024.
GRI used	GRI 1: Foundations 2021

GRI NORM	DESCRIPTION	REFERENCE	ASSURED INDICATOR	GRI STANDARDS		
				OMITTED REQUIREMENT	REASON	EXPLANATION
1. THE ORGANIZATION AND ITS REPORTING PRACTICES (2.1 TO 2.8)						
GRI 2: General Disclosures 2021	2-1 Organizational details	14,42				
	2-2 Entities included in the sustainability report	14				
	2-3 Reporting period, frequency and point of contact	7				
	2-4 Restatements of information	8,14,24,61,92				
	2-5 External assurance	7				
	2-6 Activities, value chain and other business relationships	14,15,16,47				
2. ACTIVITIES AND WORKERS (2.7 TO 2.8)						
GRI 2: General Disclosures 2021	2-7 Employees	61	x			
	2-8 Workers who are not employees	61,63				
3. GOVERNANCE (2.9 TO 2.21)						
GRI 2: General Disclosures 2021	2-9 Governance structure and its composition	22;23,24,26,27				
	2-10 Nomination and selection for the highest governance body	24,26				
	2-11 Chair of the highest governance body	22,24				
	2-12 Role of the highest governance body in overseeing the management of impacts	22,23,24,33,90				
	2-13 Delegation of responsibility for managing impacts	37,90				
	2-14 Role of the highest governance body in sustainability reporting	23,91				
	2-15 Conflicts of interest	32,33,109				
	2-16 Communication of critical concerns	30,35,75	x			
	2-17 Collective knowledge of the highest governance body	28				
	2-18 Evaluation of the performance of the highest governance body	28				
	2-19 Remuneration policies	28,29				
	2-20 Process for determining remuneration	28,29				
	2-21 Total annual compensation ratio	28,29				

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GRI NORM	DESCRIPTION	REFERENCE	ASSURED INDICATOR	GRI STANDARDS		
				OMITTED REQUIREMENT	REASON	EXPLANATION
4. STRATEGY, POLICIES AND PRACTICES (2.22 TO 2.28)						
GRI 2: General Disclosures 2021	2-22 Statement on sustainable development strategy	4				
	2-23 Policy commitments	10,30,37,44,54,73,77,90,92,102				
	2-24 Embedding policy commitments	30				
	2-25 Processes for remedying negative impacts	30,33,35,37,75,91,92				
	2-26 Mechanisms for advice and concerns about impacts	33,35,76,92				
	2-27 Compliance with laws and regulations	14, 22,30,32,33,37,61,65,75, 79,91,92,102				In 2024, there was no record of events that resulted in fines or sanctions. However, during the review process, a non-conformity that occurred in previous years was identified, which was duly addressed during this fiscal year.
	2-28 Participation in associations	80				
5. STAKEHOLDER ENGAGEMENT (2.29 TO 2.30)						
GRI 2: General Disclosures 2021	2-29 Approach to stakeholder engagement	11,28, 35,75,79				
	2-30 Collective bargaining agreements	62,64				

MATERIAL TOPICS						
GRI NORM	DESCRIPTION	REFERENCE	ASSURED INDICATOR	GRI STANDARDS		
				OMITTED REQUIREMENT	REASON	EXPLANATION
GRI 3: Material Topics 2021	3-1 Process to determine material topics	9				
	3-2 List of material topics	10				
1. MANAGEMENT OF HUMAN RESOURCES						
GRI 3: Material Topics 2021	3-3 Management of the material topic	60				
Disclosure 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	61,62				
Disclosure 404-1	Average hours of training per year per employee	63,66				
Disclosure 401-1	New employee hires and employee turnover	61,63	x			
Disclosure 401-3	Parental leave	65	x			
Disclosure 401-3	Parental leave					

Disclosure 403-1	Occupational health and safety management system	0	x			
Disclosure 403-5	Worker training on occupational health and safety	70,72				
Disclosure 403-6	Promotion of worker health	68,70	x			
Disclosure 403-8	Workers covered by an occupational health and safety management system	70	x			
Disclosure 404-1	Average hours of training per year per employee	66	x			
Disclosure 404-3	Percentage of employees receiving regular performance and career development reviews	61,64	x			
Disclosure 405-1	Diversity of governance bodies and employees	24,26,66,73	x			
Disclosure 405-2	Ratio of basic salary and remuneration of women to men	73				
2. FNO MANAGEMENT						
GRI 3: Material Topics 2021	3-3 Management of the material topicw	85				
Disclosure 203-1	3-3 Management of the material topic	85,90				
Disclosure 203-2	Infrastructure investments and services supported	85,88	x			
Disclosure 413-1	Operations with local community engagement, impact assessments, and development programs	80,85				
3. SUSTAINABLE AGRIBUSINESS						
GRI 3: Material Topics 2021	3-3 Management of the material topic	103				
Disclosure 203-1	Infrastructure investments and services supported	103				
Disclosure 203-2	Significant indirect economic impacts	103	x			
Disclosure 413-1	Operations with local community engagement, impact assessments, and development programs	103	x			
4. SUPPORT FOR MICROCREDIT						
GRI 3: Material Topics 2021	3-3 Management of the material topic	81				
Disclosure 203-1	Infrastructure investments and services supported	80				
Disclosure 203-2	Significant indirect economic impacts	80	x			
Disclosure 404-1	Training and education	80				
Disclosure 413-1	Operations with local community engagement, impact assessments, and development programs					

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5. INNOVATION						
GRI 3: Material Topics 2021	3-3 Management of the material topic	91				
Disclosure 203-1	Infrastructure investments and services supported	90,97				
Disclosure 203-2	Significant indirect economic impacts	90				
Disclosure 301-1	Materials used by weight or volume	101				
Disclosure 302-1	Energy consumption within the organization	100	x			Calculation methodology: Energy bills are sent by the units from which technical data such as active consumption, reactive consumption, tariff modalities, etc., are obtained. This data is processed, compared with consumption forecasts according to the size of the units; for this, we use parameters such as kWh/m², load survey, and comparison between units with similar or standardized buildings. In addition, with the collected data, we carry out simulations with the possible tariffs.
Disclosure 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	76	x			

6. FINANCIAL AND OPERATIONAL PERFORMANCE						
GRI 3: Material Topics 2021	3.3 Management of the material topic					
Disclosure 201-1	Direct economic value generated and distributed	109,111	x			
Disclosure 201-3	Defined benefit plan obligations and other retirement plans and health	70,109,110				

GRI NORM	INDICATORS REPORTED BUT NOT RELATED TO MATERIAL TOPICS	REFERENCE	INDICATORS
GRI 202-1	Ratio of basic salary of men to women by employee category, by significant locations of operation	65	
GRI 202-2	Proportion of senior management hired from the local community	26,92	
GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	66	
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	62	
GRI 405-1	Diversity of governance bodies and employees	66,73	
GRI 201-2	Financial implications and other risks and opportunities due to climate change	92	
GRI 201-4	Financial assistance received from government	17	
GRI 203-2	Significant indirect economic impacts	54	
GRI 203-1	Infrastructure investments and services supported	55,57	

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Assurance of Independent Auditors

Limited assurance report of the independent auditors on the non-financial information contained in the 2024 Integrated Annual Report

To the Board of Directors and Shareholders
Banco da Amazônia S.A.
Belém – PA

INTRODUCTION

We were hired by Banco da Amazônia S.A. (“Company” or “Banco da Amazônia”) to present our limited assurance report on the non-financial information contained in the 2024 Integrated Annual Report of Banco da Amazônia, as detailed in the GRI Content Summary and on the basis of preparation prepared by the Company for the year ended December 31, 2024.

Our limited assurance does not extend to information from prior periods or to any other information disclosed in conjunction with the 2024 Integrated Annual Report, including any images, audio files, or embedded videos.

RESPONSIBILITIES OF THE MANAGEMENT OF BANCO DA AMAZÔNIA

The administration of Banco da Amazônia is responsible for:

- a) selecting or establishing adequate criteria for the preparation and presentation of the information contained in the 2024 Integrated Annual Report;
- b) preparing the information in accordance with the GRI Standards, with the basis of preparation, elaborated by the Company itself and with CPC Orientation 09 - “Integrated Reporting”, issued by the Federal Council of Accounting (CFC), correlated to the Basic Conceptual Framework of Integrated Reporting, elaborated by the International Integrated Reporting Council (IIRC);
- c) designing, implementing, and maintaining internal controls over the relevant information for the preparation of the information contained in the 2024 Integrated Annual Report, so that it is free from material misstatement, whether due to fraud or error.

LIMITATIONS ON THE PREPARATION AND PRESENTATION OF NON-FINANCIAL INFORMATION AND INDICATORS

The administration, in the preparation and presentation of non-financial information and indicators, followed the definitions of the basis of preparation elaborated by the Company and the GRI Standards; therefore, the information presented in the 2024 Integrated Annual Report does not have the objective of assuring compliance with social, economic, environmental, or engineering laws and regulations. The said standards provide, however, for the presentation and disclosure of any non-compliance with such regulations upon the occurrence of significant sanctions or fines.

The absence of a significant set of established practices on which to base the evaluation and measurement of non-financial information allows for different, yet acceptable, evaluation and measurement techniques, which may affect comparability between entities and also, over time.

OUR INDEPENDENCE AND QUALITY CONTROL

We comply with the independence requirements and other ethical requirements of the Federal Council of Accounting (“CFC”) in NBCs PG 100 and 200 and NBC PA 291, which are based on the principles of integrity, objectivity, and professional competence and that also consider the confidentiality and behavior of professionals.

We apply the Brazilian and international quality control standards established in NBC PA 01, issued by the CFC, and, thus, we maintain an appropriate quality control system that includes policies and procedures related to compliance with the requirements of ethics, professional standards, legal and regulatory requirements.

RESPONSIBILITY OF THE INDEPENDENT AUDITORS

Our responsibility is to express a conclusion on the non-financial information contained in the 2024 Integrated Annual Report based on our limited assurance work conducted in accordance with the Technical Communication CTO No. 01/12 - “Issuance of Assurance Report Related to Sustainability and Social Responsibility”, issued by the CFC, based on NBC TO 3000 - “Assurance Engagements Other Than Audits and Reviews”, also issued by the CFC, which is equivalent to the international standard ISAE 3000 - Assurance engagements other than audits or reviews of historical financial information, issued by the International Auditing and Assurance Standards Board (IAASB), applicable to non-financial information.

These standards require that the work be planned and executed with the objective of obtaining limited assurance that the non-financial information contained in the 2024 Integrated Annual Report, taken as a whole, is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion.

A limited assurance engagement conducted in accordance with NBC TO 3000 (ISAE 3000) consists mainly of inquiries of the administration of Banco da Amazônia and other professionals of Banco da Amazônia who are involved in the preparation of the information, as well as the application of analytical procedures to obtain evidence that allows us to conclude, in the form of limited assurance, on the information taken as a whole. A limited assurance engagement also requires the execution of additional procedures when the independent auditor becomes aware of matters that lead them to believe that the information disclosed in the 2024 Integrated Annual Report, taken as a whole, may present material misstatements.

As part of a limited assurance engagement in accordance with NBC TO 3000 (ISAE 3000), we exercise professional judgment and maintain professional skepticism throughout the work. We also:

- a) Determined the appropriateness in the circumstances of the Company’s use of the GRI Standards (2021) as a basis for the preparation of non-financial information and indicators.
- b) Executed risk assessment procedures, including obtaining an understanding of the internal controls relevant to the work, to identify where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Company’s internal controls.



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c) We designed and executed procedures that respond to cases where it is probable that material misstatements in the non-financial information and indicators may arise. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, or the violation of internal controls.

SUMMARY OF PROCEDURES PERFORMED

The selected procedures were based on our understanding of the aspects related to the compilation, materiality, and presentation of the information contained in the 2024 Integrated Annual Report, other circumstances of the work, and our consideration of activities and processes associated with the material information disclosed in the 2024 Integrated Annual Report, where relevant misstatements could exist. The procedures included:

- a) the planning of the work, considering the relevance, the volume of quantitative and qualitative information, and the operational and internal control systems that served as the basis for the preparation of the information contained in the 2024 Integrated Annual Report;
- b) the understanding of the calculation methodologies and the procedures for the compilation of the indicators through inquiries with the managers responsible for the preparation of the information;
- c) the application of analytical procedures on the quantitative information and inquiries on the qualitative information and its correlation with the indicators disclosed in the 2024 Integrated Annual Report;
- d) the application of substantive tests for certain non-financial information and indicators; and
- e) for cases where the non-financial data correlate with indicators of a financial nature, the confrontation of these indicators with the audited financial statements.

The limited assurance work also included the analysis of adherence to the GRI Standards and the principles of Integrated Reporting, according to CPC Orientation 09 - “Integrated Reporting” and the provisions on the basis of preparation prepared by the Company.

Our procedures did not include the evaluation of the adequacy of the design or operational effectiveness of the controls, the testing of the data on which the estimates are based, or separately developing our own estimate to compare with the estimate of Banco da Amazônia.

BASIS FOR CONCLUSION

We believe that the evidence obtained in our work is sufficient and appropriate to support our conclusion in a limited form.

SCOPE AND LIMITATIONS

The procedures applied in a limited assurance engagement are substantially less extensive than those applied in a reasonable assurance engagement, which aims to issue an opinion on the data contained in the 2024 Integrated Annual Report. Consequently, they do not allow us to obtain reasonable assurance that we have become aware of all matters that would be identified in a reasonable assurance engagement, which aims to issue an opinion. If we had executed this project with the objective of issuing an opinion, we might have identified other matters and possible misstatements that may exist in the data contained in the 2024 Integrated Annual Report. Thus, we do not express an opinion on this information.

Non-financial data are subject to more inherent limitations than financial data, given the nature and diversity of the methods used to determine, calculate, or estimate this data. Qualitative interpretations of materiality, relevance, and precision of the data are subject to individual assumptions and judgments.

Additionally, we did not perform any work on data reported for prior periods, nor in relation to future projections and goals. Our assurance report should be read and understood in the context of the inherent limitations of the process of preparing non-financial information and indicators by the administration, including the fact that this information does not have the objective of ensuring compliance with social, economic, environmental, or engineering laws and regulations.

The contents included in the scope of this assurance are presented in the GRI Content Summary of the 2024 Integrated Annual Report.

CONCLUSION

Based on the procedures performed, described in this report and the evidence we obtained, nothing has come to our attention that causes us to believe that the non-financial information contained in the 2024 Integrated Annual Report of Banco da Amazônia was not compiled, in all relevant aspects, in accordance with the criteria established by the basis of preparation and by the GRI Standards and with CPC Orientation 09 - “Integrated Reporting”.

OTHER MATTERS – RESTRICTIONS ON USE AND DISTRIBUTION

This report was prepared for the use of Banco da Amazônia and may be presented or distributed to third parties, provided that they are familiar with the object and criteria applicable to this assurance work, in view of its specific purpose described in the first paragraph of this report.

Any party other than Banco da Amazônia that obtains access to this report, or a copy thereof, and relies on the information contained therein will do so at its own risk. We do not accept or assume any responsibility and deny any liability to any party other than Banco da Amazônia for our work, for the assurance report, or for our conclusions.

São Paulo, May 28, 2025



PricewaterhouseCoopers
Independent Auditors Ltda.
CRC 2SP000160/O-5



Maurício Colombari
Accountant CRC 1SP195838/O-3

Corporate information and credits

Banco da Amazônia

EXECUTIVE DIRECTORATE

PRESIDENT

Luiz Claudio Pereira Lessa

COMMERCIAL AND DISTRIBUTION DIRECTORATE

Joana Emília Ramos Lima

TECHNOLOGY DIRECTORATE

José Maria de Lima Quinto Filho

CORPORATE DIRECTORATE

Ana Paula Bulhões Moitinho

CREDIT DIRECTORATE

Roberto Batista Schwartz Martins de Paula

CONTROL AND RISK DIRECTORATE

Fábio Yassuda Maeda

GENERAL COORDINATION

Gerência Executiva de Estratégia,
Organização
e Sustentabilidade (GERES)

EXECUTIVE MANAGER

Anderson da Silva Pereira

STRATEGIC PLANNING COORDINATION

Thiago Alves Guimarães de Oliveira - Coordenador Intº

Jesus do Socorro Barroso dos Santos – Economista

Daniel Correa Raiol – Economista

Lúcio Carlos Cavalcanti de Assis

José Olavo Bentes

TECHNICAL TEAM

GRI INDICATORS AND WRITING

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Daniel Correa Raiol

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