




Management and Socioenvironmental Report

2022

GREEN BANK





The Regional Bank for Development of the South Region – BRDE is on the way to becoming a Green Bank, intensifying its commitment to the incorporation of themes of a social nature, environmental and climate change in leading its business, its activities and processes, as well as its relationship with the society. BRDE’s major priorities for action are: promotion of socio-environmental and climate projects, through credit operations and application of Green and Equality Fund resources, and the environmental impact mitigation generated by the Bank operational activities.





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**Message from
the board of
directors**

The improvement in the global COVID-19 pandemic situation in 2022, although with outbreaks located in certain regions, provided the effective return to virtually all previously restricted activities, boosting the economy. On the other hand, the beginning of Russia's invasion of Ukraine has given rise to other fears around the world, including the energy crisis in Europe and the risks to food supply. In addition to these fears, the increase in inflation and the consequent increase in interest rates imply a recessive trend in several countries.

At this juncture, Brazil has a favorable position to some extent, considering the composition of its energy matrix, predominantly clean, and the conditions for the continuous increase of its food production.

BRDE helps to increase this configuration, generating benefits for the region where it operates. In parallel, the Bank's guidelines are aligned with the world's leading development institutions, such as multilateral organizations and the UN by the 2030 agenda. As a result, the Bank has been making advances in the collection of external resources, which denotes the credibility, trust and values emanated by BRDE in its way of acting.

Therefore, the Bank is always seeking solutions to finance good projects, those that promote sustainable development, with good purposes, adhering to the BRDE mission. This mode of action reflects in a relevant credit portfolio, with low default, generating positive results to the BRDE, which are reverted to the Bank's equity, generating an increasing capacity to finance new investments.

Examples of this BRDE conduct are presented throughout this publication, such as aligning its credit operations with the Sustainable Development Goals (SDGs), intensifying institutional partnerships in the availability of resources, the institution of the Green Bank, the implementation of initiatives for innovation, among others.

BRDE's expertise is not restricted to financial support, but also intensively adds its technical support, bringing people and institutions closer together. The innovations are, in a great way, in people, creating ideas through interactions and connections facilitated by the spirit of cooperation. BRDE has a rare vocation to bring institutions and entrepreneurs closer to the public and private spheres. This connective capacity is at the heart of the Bank's daily work, and cases of this action can also be seen in this Report.

All this performance is also demonstrated in operational and financial numbers. In 2022, BRDE made a new record: BRL 4.4 billion in new financing, covering several economy sectors, all client sizes and most municipalities in the South Region. The accounting data show that the Bank again obtained relevant profit, influenced by the increase in its credit portfolio in recent years in parallel to reduced losses.

The performance expressed in this Report became possible by the decision of entrepreneurs to rely on the support of BRDE, by the trust that the resource partners and the governments of the controlling states deposited in the Bank and by the daily collaboration of the employees.

1

**Corporate
profile,
performance
and strategies**

WHO ARE WE?

Public Financial Institution

Founded in
1961

Controller-states

PR, SC & RS

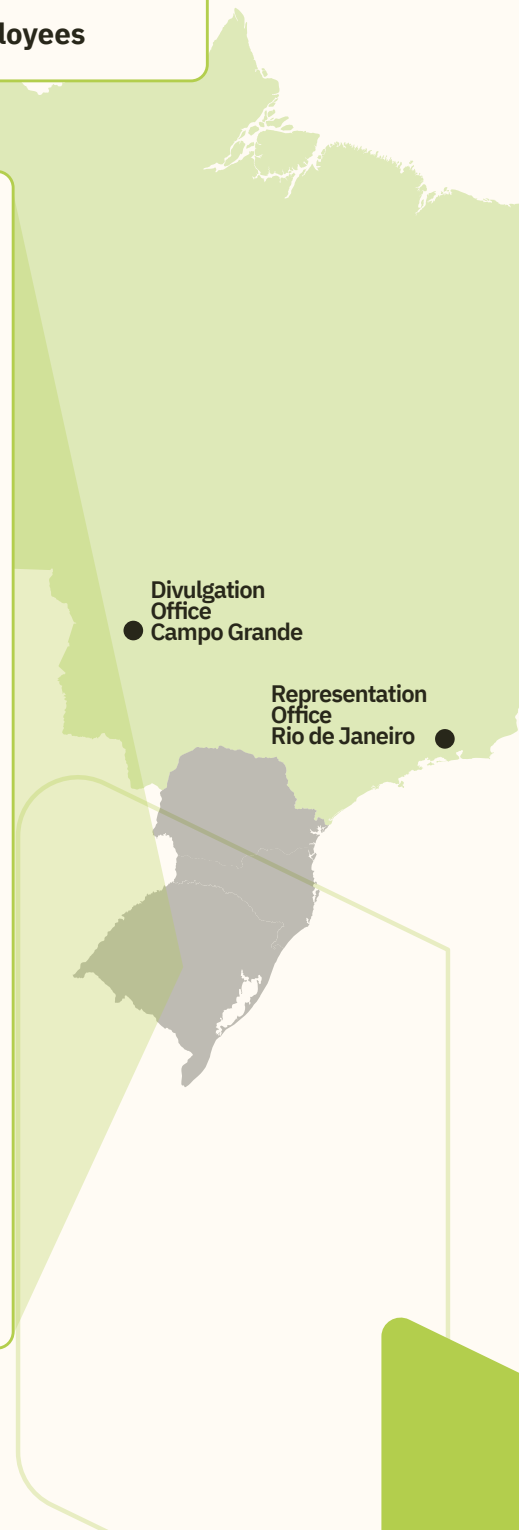
With a population estimated by IBGE of 30.4 million inhabitants in 2022

Present in
1,141
municipalities

95.8% of the municipalities of the South Region

39,199
Active Customers

446
Employees



HOW DO WE OPERATE?

BRDE has, as its main activity, since its creation in 1961, the long-term financing for projects in the South Region, aiming for positive externalities for society that are socially and environmentally sustainable, that implement innovation, that develop micro and small rural and urban enterprises, and aimed at improvements in the infrastructure of the municipalities.

BRDE provides credit with lower interest rates and higher deadlines compared to the average conditions established in the Brazilian financial market.

On the other hand, BRDE provides technical assistance for the structuring of projects in various sectors, such as energy, innovation and in municipalities, in addition to the recognized support for agro-industrial cooperativism.

BRDE forms strategic partnerships with credit and agro-industrial production cooperatives, and also with manufacturers of machinery and equipment to achieve greater capillarity of their operations, since, in this modality, operations are carried out directly by partners in their locations of operation. With this strategy, BRDE credit is effectively in 95.8% of the municipalities of the South Region, even though it has agencies only in the capitals of the controlling states.

The Bank, for its knowledge and experience, collaborates with state governments and other institutions aimed at development, such as the Brazilian Development Association (ABDE), Alianza de Desarrollo – Alliance of Subnational Development Banks of Latin America and the Caribbean, the Latin American Association of Financial Institutions for Development (ALIDE), the Ministry of Regional Development (MDR), the Global Compact of the United Nations (UN), among others.

With its ability to operationalize funds, BRDE has consolidated itself as a financial agent of the Audiovisual Sector Fund (FSA), a fund from federal public resources to stimulate the film and audiovisual industry throughout the country.

BRDE promotes the growth of innovative companies through the contributions of resources as a shareholder in Equity Investment Funds (FIP) that invest in innovative ventures. The Bank conditions its participation in FIP to the application, by the manager, of the minimum amount subscribed by the institution, in companies based in the South Region.

It also contributes to the regional innovation ecosystem through startup acceleration programs, in partnership with local agents.

As a partner of the controlling states and municipalities, the Bank assists in the structuring of Public-Private Partnerships (PPPs).

VISION, MISSION AND VALUES

Vision

To be recognized as an essential strategic partner in promoting the economic and sustainable development of the region of operation.

Mission

To lead actions to promote the economic and social development of the entire region of activity, supporting governmental and private initiatives, through planning and technical, institutional and long-term credit support.

Values

- **Commitment to Sustainable Development of the Region**
To support initiatives aimed at generating employment and income, adding economic, social and environmental benefits in our region of operation.
- **Valuation of Technical Knowledge**
To base the performance on technical criteria and parameters, permanently investing in the qualification of our human capital.
- **Self-sustainability**
To pursue the self-generation of economic, financial and institutional value, in order to preserve and expand our ability to operate.
- **Collegiate Management**
To decide in a shared way, qualifying and unifying our actions.
- **Resilience**
To create solutions that ensure the overcoming of adversity and challenges that threaten the institutional continuity.

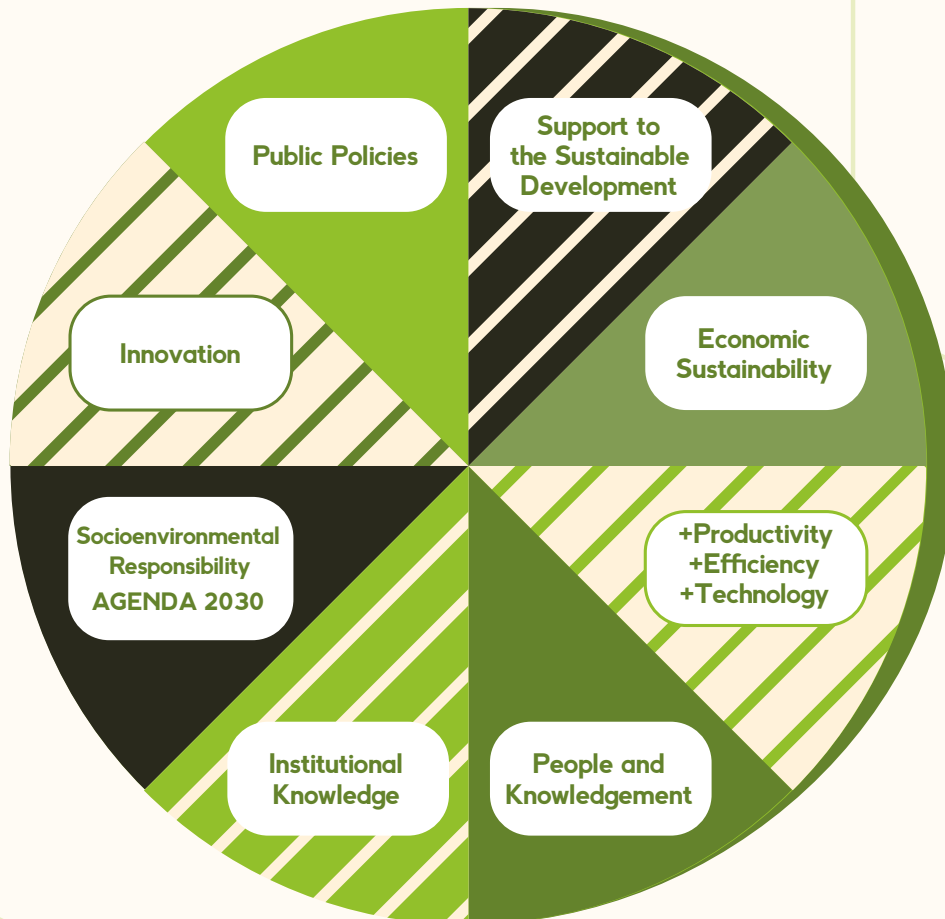
OUR STRATEGY

The BRDE Institutional Planning System covers the Bank's internal planning instrument set, in which Strategic Planning is a central part, guiding all other instruments, such as the Annual Operational Plan (Business Plan). In accordance with Law 13,303/2016, Strategic Planning has a five-year horizon, with annual reviews and quarterly follow-up.

In Strategic Planning 2022-2026, the importance of fundraising was highlighted: financial and technical support for projects that promote sustainable development; the preservation of a solid financial and patrimonial situation; the commitment of the institution to Agenda 2030 and the drive to innovation in the South Region.

We highlight, below, the 2022-2026 Strategic Planning Map and its eight Strategic Objectives, which are aligned with the BRDE Mission:

Strategic Map 2022-2026



This year, BRDE established Strategic Planning for the period 2023-2027, adjusting indicators, goals and action plans. From the conclusion of the Regional Vision Project 2040, detailed below, BRDE should promote a broad review of its Strategic Planning aiming at its greater adherence to the regional guidelines established in the study.

CODESUL/BRDE REGIONAL VIEW 2040

The CODESUL/BRDE Project – Regional Vision 2040, established by the South Development and Integration Council – CODESUL, composed of the governors of Rio Grande do Sul, Santa Catarina, Paraná and Mato Grosso do Sul, aims to obtain a regional diagnosis, identifying the agendas that each government should promote to improve the quality of life and enhance the development of the region.

The studies of the project will generate reports for reading the regional context, with emphasis on: Diagnosis of the Activity Region of BRDE, Foreseen Investments, Sources of Resources, Potentialities and Bottlenecks.

BRDE has hired a specialized consultancy, through bidding, which will elaborate studies and strategies of regional action, with attention to economic and social development.

These documents will form the basis of the final product of the work, called “Regional Vision 2040”, covering guidelines and priority axes, as well as indicators, goals and proposals for its implementation.

DIGITAL TRANSFORMATION OF THE BUSINESS

With an increasingly relevant role in public or private institutions, the area of Information and Communications Technology (ICT) needs to have a planning in which it relates its initiatives to the goals and actions aimed at meeting the strategic demands of the institution and meeting the requirements required by law.

The Master Plan for Information and Communications Technology (PDTIC) 2022-2026, approved in March, is the instrument used for ICT resource management. The digital transformation of the business is the central strategic driver of PDTIC.

The 100% Digital Processes Project is an example of a relevant initiative that composes the PDTIC. This initiative aims to provide more agility and reduce rework with the digitization of processes, the processing of physical documents, as well as the costs of printing, storage and transportation of documents. In addition, the project seeks to bring greater security and transparency to the digitized processes. This year, three more processes were digitized, totaling eleven of them already implemented between 2020 and 2022.

Another relevant initiative was the launch of the new Bank website, with more ergonomic design and adapted to the new Bank Macro programs campaign, seeking to maximize the user experience.

In the year 2022, the significant advance in digital projects and products that enabled and will enable the improvement of the services offered to customers is highlighted. Among these advances, we highlight the new features of the BRDE mobile application and Internet Banking, the implementation of automatic contract generation and the implementation of the Simplified Credit Platform, which should be launched in 2023, enabling more agile credit and significant automation of this process.

2

**Governance and
transparency**

GOVERNANCE AND MANAGEMENT PRACTICE

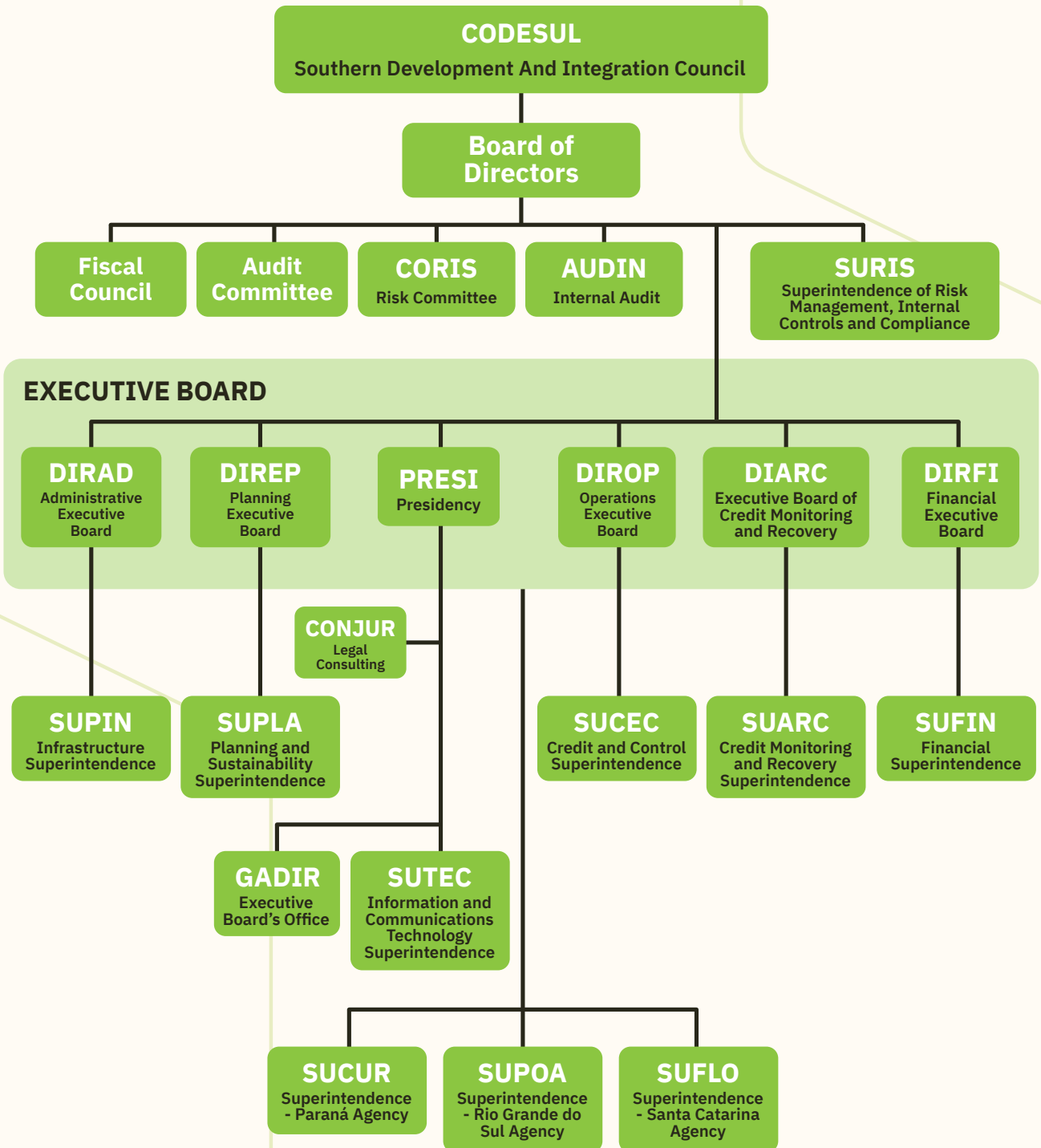
Collegiate management is at the basis of BRDE's governance structure, permeates its entire organizational structure and is one of the Bank's institutional values. The highest governing body is the South Development and Integration Council – CODESUL, composed of the governors of Rio Grande do Sul, Santa Catarina, Paraná and Mato Grosso do Sul (member of CODESUL, but not a member of BRDE).

BRDE has a Board of Directors consisting of the Board of the Bank, two representatives of each state, appointed by the respective governors, and a member elected by the officials, with the Presidency of the Board of Directors being the Chairman of BRDE. The Board of Directors, also designated by the governors, is composed of six members, two of each state that makes up the capital of the institution. The President of the Bank is defined by a rotation system in which the presidency is held by one representative of each state for a period of 16 months.

In addition, there are specific committees to support the Board and the Board of Directors in their decisions.

The administrative and organizational structure of BRDE is determined by the Internal Rules established by CODESUL and based on the Constitutive Acts approved by the Legislative Assemblies of the member states.

Organizational Structure – Organization Chart



Comitees

COGES Management Committee	Auxiliary body of the Board with the function of providing technical advice on matters related to the management of the Bank.
COCRED Credit Committee	It is pronounced on the merits and risks of credit operations, recommending or not their approval to the Board of Directors.
COGER Agency Management Committee	It shall evaluate and issue formal and conclusive opinion, acting, within the remit delegated to it by the Board, on the requests for financial support submitted to the respective Agency.
COPEL Permanent Committee on Bidding	It receives, examines and judges all documents and procedures related to bids and bidder's registration.
CORIS Risk Committee	Technically advises the Directors and the Board of Directors on matters related to Internal Controls and Risk Management.
COAUD Audit Committee	It reports directly to the Board of Directors and positions itself on the Financial Statements, Internal Controls and Risk Management.
COREL Remuneration and Eligibility Committee	It opines on the nominations for members of the Board of Directors and Directors of BRDE, promoting and accompanying the adoption of good corporate governance practices related to succession, and proposing improvements when necessary.
COFIN Financial Committee	It provides technical advice to the Board on matters related to investments and the application of financial availabilities.
COINF Information Technology Committee	It advises the Board in establishing policies and guidelines that guide the use of computer technology in BRDE.
COVAL Evaluation Committee	It analyzes and is manifested on the results of the employee performance evaluation process, ensuring compliance with the standards.
COPPD Privacy and Data Protection Committee	It provides for technical advice on matters related to Privacy and Data Protection under the terms of the General Data Protection Law (LGPD).
Ethics Committee	It investigates complaints and representations of alleged violations of the BRDE Code of Ethics and acts as a consultative body of the Board, public agents, linked or not to the BRDE, as well as any interested in question regarding the application of the Code of Ethics.

FISCAL COUNCIL

In October, BRDE established its Fiscal Council, which became part of the Bank's compliance system. The Fiscal Council is the supervisory body of the management acts of the Administration in economic, financial and budgetary performance, observing the fulfillment of legal and statutory duties, aiming at the protection of the interests of BRDE and its controllers, meeting the requirements of the public good and its social function.

The Fiscal Council consists of three full members and three alternate members, being a full member and an alternate, appointed by act of the governor of each participating state of the capital, chosen from among the employees with permanent bond with the respective state, compliance with the legal provisions and regulations issued by the Central Bank of Brazil.

ETHICS MANAGEMENT AND REPORTING CHANNEL

The BRDE Reporting Channel – called the Ethics Channel – is an essential tool for the area of internal controls for the early identification of possible violations of internal and external norms and the BRDE Code of Ethics. The Channel acts as a direct means among employees, customers and other public entities, and the BRDE compliance area. The complaints can be made via the website, WhatsApp or by phone 0800 591 2213, code 414.

The Ethics Channel allows the registration of complaints in a simple, fast and anonymous way. The manifestations submitted to the Channel are received by the compliance area, which carries out preliminary assessment of origin and forwards them to the areas responsible for the investigation of the reported facts. When it comes to complaints related to possible behaviors contrary to the BRDE Code of Ethics, complaints are sent to the Ethics Committee, made up of members elected by the officials and members appointed by the Board.

In 2022, the Ethics Channel received 14 complaints, two of which, after analysis by the Ethics Committee, resulted in Employee Conduct Adjustment Actions. It should be noted that there were no complaints of corruption, fraud or that involved the relationship with customers and suppliers, indicating that BRDE is being effective in promoting high ethical values and integrity.

TRANSPARENCY

BRDE provides the Transparency Portal (www.brde.com.br/transparencia) on its website. On this page, information about the Bank's performance is presented, respecting the bank's secrecy, according to Complementary Law number 105, of 2011. In addition to the information disclosed on the Portal,

interested parties can contact us through the online form available there, or by e-mail transparencia@brde.com.br.

BRDE's transparency service channels received seven requests for information in 2022. Of these referrals, six of them were classified as "information request completed" and one as "unanswered information request". Among the questions, five requests came from individuals and two from company representatives. The requests covered the following topics: Personnel Management (Performance Assessment), Extrajudicial Notification – Integrator and Integrated Producer Relationship, Disbursements in Santa Catarina, Contract for the provision of Services and two on Personnel Board, Public Competition.

OMBUDSMAN

BRDE Ombudsman is another important channel of communication with society. This channel represents the last instance to solve unresolved issues by the Bank's conventional service channels. The Ombudsman is also a space for questions and suggestions for improvements.

For the use of this communication channel, the electronic form available at <http://www.brde.com.br/ouvidoria/>, or the e-mail ouvidoria@brde.com.br, or the DDG 0800-600-1020, can be used in the same external service hours of the Bank (from 12h30min to 18h30min).

In 2022, 31 records were received, one by phone, two by email channel and the other 28 through the official website. Regarding the merit of these demands received, 13 were classified as proceeding and solved, a proceeding demand partially resolved, two unresolved demands and 15 unfounded demands.

3

**Risk
management,
controls and
data security**

RISK MANAGEMENT AND INTERNAL CONTROLS

BRDE has an organizational unit, the Superintendence of Risk Management, Internal Controls and Compliance (SURIS), separated from the business areas and dedicated specifically to capital management, risk management, internal controls and compliance. SURIS reports to the Risk Committee and the Board of Directors through the Chief Risk Officer.

The BRDE risk management guidelines are expressed in the Risk Appetite Statement (RAS), which establishes the exposure limits and mitigating actions that must be adopted in relation to each of the risk modalities: credit, capital, operational, social, environmental and climate, market and liquidity. In 2022, indicators for follow-up of the RAS were developed monthly for the Board of Directors of the Bank.

BRDE accelerated, in 2022, the project started the previous year, restructuring its matrix of operational risks and internal controls. Advancing beyond the periodic review of the mapping of operational risks and controls, this restructuring will result in the construction of a new Matrix, established under a new methodology. The restructuring of the Operational Risk Matrix has become an imperative need in the face of the significant changes experienced in BRDE in recent years: digitalization of work processes (accelerated by the pandemic); adoption of several new IT tools; development of new business models, with greater use of international funds and own resources.

Also, in 2022, the procedures for preventing money laundering and terrorist financing crimes were the subject of important improvements, with emphasis on the elaboration of the Internal Risk Assessment.

In compliance activities, in addition to the analysis of 206 proposals for resolutions and deliberations from the point of view of compliance, and in addition to the issuance of 14 opinions analyzing issues related to risks and compliance, we highlight the actions to promote the culture of integrity and risk prevention in BRDE. The employees were brought closer to the issues of risk management and compliance. Thus the initiative “Conversations on Corporate Governance and Compliance” was institutionalized, which are meetings dedicated to training on internal controls, compliance, ethics and management, with instructors both internal and external to the Bank, in order to allow the exchange of knowledge and the consolidation of an institutional culture on these subjects. In 2022, 21 editions of these meetings were held, involving a total of 2,453 participations of Bank employees.

Prudential Indicators of Capital (BRL thousand)

	dec/20	dec/21	dec/22
Reference Assets	3,084,195	3,381,134	3,823,886
Tier I Capital	3,084,195	3,381,134	3,823,886
Core Capital	3,084,195	3,381,134	3,823,886
Assets Weighted by Risk (RWA)	16,559,952	16,515,896	18,957,393
Credit Risk – RWA CPAD	15,346,353	15,230,007	17,654,898
Operational Risk – RWA OPAD	1,209,732	1,173,002	1,220,712
Market Risk – RWA MPAD	3,867	112,887	81,783
Basel Index	18,62	20,47	20,17

Risk Management

Main Risks • Mitigation Actions

Credit Risks

- Adoption of policies and limits of exposure of the institution to credit risk with each client and sector.
- Credit concession process based on the analysis of operations carried out by a multidisciplinary team and by deliberation by committees.
- Credit transactions carried out with real guarantees, bank guarantees or linked to tax transfers.

Social, Environmental and Climate Risk

- BRDE has a Social, Environmental and Climate Risk Management Policy approved by the Board of Directors and the Audit Committee
- The BRDE credit operations analysis process carries out identification, evaluation, classification and measurement of social risk, environmental risk and climate risk based on consistent and verifiable criteria, including public information, where available, through Environmental and Social Risk Assessment System (SARAS).

Capital Risk

- The BRDE Capital Plan establishes more stringent prudential limits than those determined by legislation, in order to ensure sound margins of security of capital levels.
- The evolution of prudential capital limits, including prospectively, is monitored by SURIS on a permanent basis to maintain the adherence of the indicators to the parameters established in RAS.

Market Risk

- BRDE adopts a conservative policy in relation to its financial assets, fundamentally composed/backed by federal public securities.
- The decisions to apply the resources are defined in a collegial way, based on the recommendation of the Financial Committee and the Management Committee, both composed of staff with technical and management capacity, in the form of the Annual Investment Plan of BRDE.

Operational Risk

- BRDE continuously monitors the risks associated with its operational processes, implementing corrective actions through the Integrated Internal Controls System.
- There is a Contingency Plan and Business Continuity with the purpose of increasing the resilience of the institution in emergency situations. In 2022, verification tests of continuity procedures were carried out in case of contingency of the central mainframe, which proved to be efficient, without interruption of activities.
- Inspections carried out in the four dependencies in relation to safe areas and procedures related to LGPD.

Legal Risk

- In addition to Legal Consulting, which supports the Administration regarding compliance with the laws and rules applicable to the activities of the Bank, SURIS has, among its attributions, the zeal for compliance of the operational processes, including in relation to the legal system.

LGPD – GENERAL DATA PROTECTION LAW

Attentive to the data protection of its clients, employees and partners, BRDE has constituted a Privacy and Data Protection Committee, responsible for the implementation of actions for the full adaptation of its activities to Federal Law number 13,709 - the General Law of Protection of Personal Data (LGPD).

Throughout 2022, several actions have been implemented to ensure and strengthen the security of the processing of personal data. Aware that, in addition to technological resources and procedures standardization actions, the participation of people to ensure data security is fundamental, BRDE promoted an endomarketing campaign, aiming to raise awareness of all employees about the necessary care in the treatment of information.



In order to exercise the rights and access to more information about the processing of personal data and respect for privacy, the data subject may contact the incumbent via email: encarregado@brde.com.br.

CYBERSECURITY

BRDE's Information Security, Cyber and Communications Policy (PoSIC) was regulated in 2019, updated in 2020, and annually the Bank follows its guidelines and deploys new security processes and mechanisms. This year, new processes related to the Inventory of Information Assets, Corporate Use of Collaboration Tools, Physical Security and Environment and Information Security Copies, BRDE Corporate Information Management Policy were standardized, as well as existing regulations were improved and the table of classification and temporality of documents, data and information of BRDE.

In addition to the establishment of the normative foundation, strengthened, the following actions were carried out: events and training for information security and LGPD awareness, through the instituted “Conversations on Corporate Governance and Compliance”; surveys in the physical facilities of BRDE, aiming to identify the safe areas and necessary adjustments for full compliance with internal and external regulations that have on Information Security and LGPD; campaign with distribution of material for the entire functional body, raising awareness about Information Security and LGPD, and reinforcing the policy of screen, table and clean places.

Regarding the objective of bringing greater resilience, performance and availability to ICT services, the data network was restructured and BRDE firewall appliances were renewed. Security increments were obtained with multiple factor authentication (MFA) for Office 365 applications, as well as the adoption of a mechanism that provides greater security in BRDE VPN access.

When it comes to business continuity management, BRDE has made a leap when implementing its full contingency environment, so that in case of disaster in the Primary Data Center, its vital systems will be accessed in the contracted Secondary Data Center (DCS). The first contingency test is in progress at DCS and was prepared considering the Contingency Plan for Technological Infrastructures, also structured in 2022.

4

**BRDE and
Sustainable
Development
Goals (SDGs)**

Agenda 2030 was adopted by the 193 UN member countries in 2015, with the aim of eliminating poverty, fighting inequality and injustice, and protecting our planet. The initiative covers **17 Sustainable Development Goals (SDGs) and 169 targets.**

The implementation of Agenda 2030 requires commitment and initiatives from governments, private sector and civil society, each with their respective share of contribution, according to their nature. In this context, BRDE, as a public institution of promotion, has been showing its engagement in fundraising in institutions with the same commitment and its application in green projects, as well as other partnerships.

SUSTAINABLE DEVELOPMENT GOALS



TAXONOMY OF SUSTAINABLE PROJECTS/ACTIVITIES OF BRDE

To demonstrate the positive impacts of financing to the SDGs, BRDE began the application of its Taxonomy of sustainable projects/activities in 2021, contemplating only direct credit operations. Already in 2022, BRDE expanded the scope of its taxonomy, also integrating indirect contracts, carried out by contracted institutions. Thus, all the funds made by the Bank were analyzed and classified from the perspective of the SDGs.

The BRDE taxonomy covers a set of purposes aligned with the goals of the SDGs, a general typology of sustainable projects/activities that responds to one or more of these purposes, and tables of criteria for framing contracts in this typology. An additional criterion included is that the project does not cause significant damage to any particular SDGs.

ADHERENCE OF 2022 OPERATIONS TO THE SUSTAINABLE DEVELOPMENT GOALS

BRDE's credit contracts totaled BRL 4.4 billion in 2022, of which 79.5% of the value of the contracts entered into are aligned to at least one Sustainable Goal. This index is called the percentage of adhesion or **Operations View**. So, in this year the Bank made available BRL 3.5 billion in credit for projects that help in the global effort of the Sustainable Development Goals.

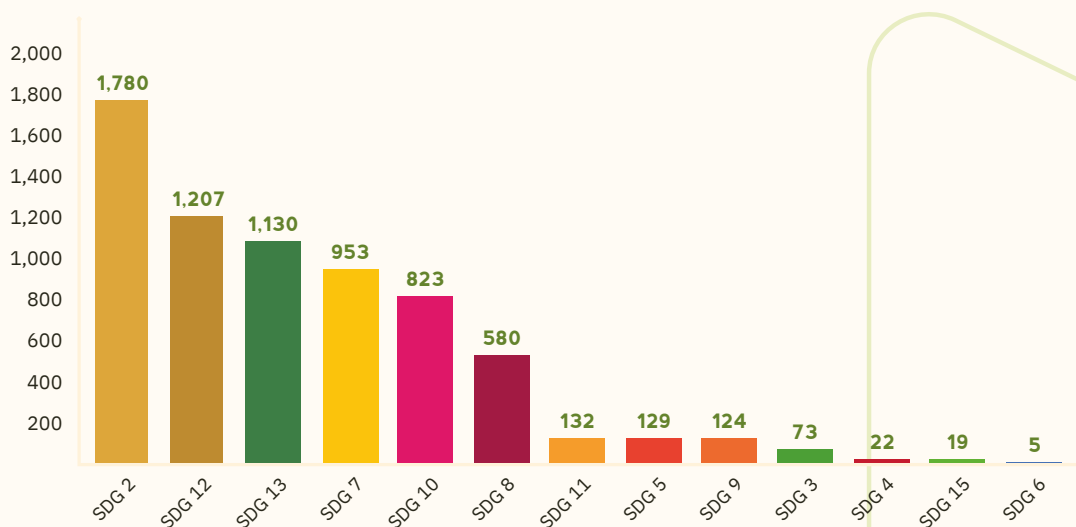
BRL 3.5 Bi **CONTRACTS with at least one SDG ALIGNMENT**

Good projects multiply positive effects, that is, some of these funded projects positively impact one, two, three or more goals of different SDGs at the same time. For example, the implementation of a more efficient public lighting system in municipalities is a type of project that typically fits SDG 11 - Sustainable Cities and Communities, but also impacts SDG 12 – Responsible Consumption and Production and SDG 13 - Climate Action.

The sustainable accounting methodology developed by BRDE manages to capture these extended effects, considering the multiple contribution of BRDE funding to the SDGs. This approach is called Impact or Total Contribution, or **Vision of the SDGs**. The total contribution of BRDE funding to the SDGs amounted to BRL 7.0 billion in 2022.

The following chart shows the contribution of the financial flows created by BRDE to each of the Sustainable Objectives, in which the same project is considered as many times as the positively impacted SDGs are. Thus, each bar demonstrates the total volume of credit aligned with the above-mentioned SDG.

BRDE contracts by SDG - 2022 BRL million



Next, we highlight the SDGs most positively impacted by BRDE funding, with the respective examples of projects.



SDG 2 Zero Hunger

In 2022, BRDE financed BRL 1.8 billion in projects that collaborate with the challenges of SDG 2. This SDG is the most favored by BRDE's performance, because it stems from the agribusiness portfolio, which includes production, industrialization, storage, transportation and food trade, integrating rural producers, especially small ones, with several cooperatives that are traditionally Bank customers, in addition to other companies in the segment. Many of those cooperatives participate in the National Program for Strengthening Family Agriculture (PRONAF) and, therefore, also collaborate with SDG 10 – Reduced Inequalities. In addition, several investments are included in low carbon agriculture, soil recovery, pasture planting, animal housing, irrigation, among others.

Aiming at sustainable agribusiness, BRDE financed the recovery of soil and natural pastures at the property of **Diego Torres** in Dom Pedrito, in Campanha Gaúcha. The project also includes the construction of shed and agricultural equipment. With the investment, the rural producer provides the maintenance of the Pampa Biome in parallel with the supply of better food to the cattle herd.



The **Federation of Agricultural Cooperatives of the State of Santa Catarina (FECOAGRO)** obtained funding from BRDE for the modernization of its fertilizer industrial unit in São Francisco do Sul, in the north of Santa Catarina, where it has 230 employees. This is FECOAGRO's seventh project with financial support from the Bank. With the financing of BRL 7 million from BRDE, the latest generation production lines allowed advances in productivity, precision and quality of fertilizers, generating an increase in capacity from 3.5 thousand to 4 thousand tons a day, in addition to improvements in the storage shed. The fertilizers necessary for agricultural production supply several cooperatives and companies supplying inputs, thus reaching rural producers of Santa Catarina.



With a long history of partnerships, BRDE and **Cooperativa Central Gaúcha Ltda (CCGL)** signed the financing contract for the investment plan of the CCGL unit in Cruz Alta, Rio Grande do Sul. The amount of BRL 26.8 million will be used in the modernization of the dairy industry, which includes improvements in the quality of the products, the expansion of the storage capacity of finished product, and the increase in the storage capacity of raw milk, from 3.4 million to 4.4 million liters of milk per day. These investments further provide the integration of the agribusiness activities of CCGL, which involves the main agricultural cooperatives of Rio Grande do Sul, representing a universe of 171 associated producers, in more than 350 municipalities of Rio Grande do Sul.



SDG 12 Responsible Consumption and Production

BRDE financed BRL 1.2 billion in projects that contributed with the challenges of SDG 12. The supported investments that most positively impact this SDGs are: renewable energy generation, sanitation, commercial forests, solid waste management and disposal, and waste use or recycling. The enterprises supported under SDG 12 – Responsible Consumption and Production also contribute to several other Objectives.

Kaperpack, based in Curitiba, operates in the manufacture of recycled plastic sheets using industrial waste. The company received support for the development of a specific recycled plastic packaging for the transport of fruits and vegetables, replacing traditional wooden boxes. The new packaging allows for the use of seven to eight times greater than traditional boxes. The company plan is also to receive the used packaging from its customers for reuse in its extrusion process. Kaperpack serves several sectors, including steel, automotive, agribusiness and retail.



SDG 13 Climate Action

SDG 13 involves the themes of adaptation and mitigation of climate effects, one of the biggest challenges for sustainability. BRDE financed, with approximately BRL 1.1 billion projects adhering to SDG 13 in 2022. The adaptation includes projects such as irrigation, and mitigation includes projects for the generation of clean and renewable energy, investments in the exploitation of commercial forests, electric public transport, the use or recycling of waste, among others.

Remasa Reforestadora, based in Bituruna, Paraná, operates in the cultivation of forests and the production of logs and short blogs of Pinus for clients in the region. In 2022, BRDE financed the reforestation of an area of 1,287 hectares of the company. To produce high quality wood, Remasa adopts the most modern forest management practices. Its forests are certified by the Forest Stewardship Council® (FSC®), one of the most important forest certifications in the world. Forest certification ensures that the wood used in a certain product is handled in an environmentally appropriate, socially fair and economically viable. As examples of this performance of Remasa, we highlight the Program to Support the Neighboring Rural Communities, the Program of Recovery of Native Fauna and Flora and the Intelligent System of Environmental Impacts.



In 2022, BRDE financed BRL 18.0 million for investments in commercial forests, covering five projects, which added 3,686 hectares in reforested areas. These enterprises total an estimated reduction of 520.6 thousand tons of CO₂e emissions throughout the life of the projects.



SDG 7 **Affordable and Clean Energy**

To encourage the SDG 7 projects – Affordable and Clean Energy, BRDE provides the More Energy program, which includes investments in the generation and transmission of energy by clean and renewable sources, as well as financing energy efficiency through the acquisition of equipment. In 2022, BRL 953.4 million was financed in projects adhering to SDG 7.

In electricity generation, BRDE has great expertise analyzing projects that use different types of sources, including the hydroelectric potential of rivers with low environmental impact, the solar source, solid waste generation and the wind source.

In 2022, BRDE financed 757 electricity generation projects from renewable sources. The total amount of these investments reached BRL 927.5 million.

BRDE supported 17 power generation projects through the water source, which totaled 183.0 MW of installed capacity and BRL 569.6 million in funding. These enterprises total an estimated reduction of 4.5 million tons of CO₂e emissions throughout the life of the projects.

The partnership between BRDE and the Cooperative for Power Generation and Social Development (CERILUZ GENERATION) in six projects is already responsible for generating 68.6 MW through small and large hydroelectric plants. This year, the Bank made another project possible: **Pequena Central Hidrelétrica Linha Onze Oeste**, on the Ijuí River, in Coronel Barros, Rio Grande do Sul, with capacity to generate up to 23.6 MW. The total investment is BRL 154 million, with BRL 140 million financed by BRDE.



The biomass power generation, considering the use of livestock and wood waste, was encouraged through 11 projects that add up to 8.4 MW of installed power. These investments totaled BRL 29.1 million.

The company **Primo Tedesco**, from Caçador, in Santa Catarina, obtained funding from BRDE, in 2019, for the installation of a high-pressure boiler and a set of turbine/generator/transformer that together are able to produce 3.0 MW, via cogeneration of energy, using chip burning. In 2022, the company invested, also with the support of the Bank, in the expansion of power generation, to 6.0 MW, through the installation of another turbine/generator/transformer assembly. The two combined projects have the ability to reduce 174.1 thousand tons of CO₂e throughout the life of the projects.



More solar energy in the countryside and in the city

In 2022, BRDE further intensified its support for solar power generation, financing 684 projects, both from rural producers and companies. These investments totaled BRL 256.0 million, with the capacity to generate 151.5 MW of energy, in addition to the mitigation of 212.6 thousand tons of CO₂e emissions in the atmosphere, according to Bank's estimates.



The 649 projects financed in rural areas, which totaled BRL 148.2 million, stand out. Of this total, 470 small rural producers scattered throughout the South Region were supported, especially by Bank of Agricultor of Paraná.

In addition to contributing to the environment, solar plate power generation projects enable the reduction of costs for entrepreneurs, because the return on investment, on average, occurs in 5 years



SDG 8

Decent Work and Economic Growth

Micro-credit funding and expanding financial access to micro and small businesses adhere to SDG 8 - Decent Work and Economic Growth. BRDE acts in several ways in meeting this SDGs, either directly or through other financial institutions that carry out the transfer of resources. In 2022, the Bank financed BRL 579.8 million in operations aligned to the SDG 8. Among the actions highlighted are the operations under the Programs Zero Interest Rate of Rio Grande do Sul, Bank of Agricultor and Tractor, Equipment and Solidary Implements of Paraná and SC More Corporate Income of Santa Catarina, which will be detailed in later chapter.

In addition to these programs, we highlight two second step operations with credit cooperatives:

BRDE passed BRL 15 million to **Sicredi Central** system for funding to rural and urban entrepreneurs from all sectors through their affiliated cooperatives in Paraná. The estimate of the operation is to meet 400 financing in the state, with half of these credit operations for informal entrepreneurs, individual micro-entrepreneurs (MEI) and microenterprises, with an average ticket of BRL 30 thousand.



Under the BRDE Microfinance Program, the Bank financed BRL 2.6 million for the set of three credit cooperatives affiliated to **the Sicredi Central Cooperative** to grant emergency aid to individual micro-entrepreneurs (MEI) of the coast and southern Santa Catarina. The resources included 291 credit operations between BRL 3 thousand and BRL 10 thousand. Of this total, 121 contracts had female beneficiaries, corresponding to 41.5% of all loans.



SDG 3

Good Health and Well Being



SDG 4

Quality Education

It does not thrive in a sustainable society without health and education. In this sense, BRDE contributes to the effort to improve the provision of health and education services to the population, as an indirect way of contributing to the goals of these two Objectives, which have, at its core, the universalization of access to health and quality education. In 2022, BRDE financed BRL 94.7 million in projects that collaborate with the challenges of SDG 3 and 4.

Since 1975, **Hospital de Olhos do Paraná** has been carrying out consultations, emergency services, examinations and ophthalmologic surgeries, through medical agreements and the Unified Health System (SUS), in Curitiba. The hospital also has a residency program for newly graduated doctors to obtain their specialization. The BRDE funded part of the reforms and expansion of the Hospital, which expanded by 50% its attendance capacity for consultations and examinations, and went from six to twelve operating rooms, and better accommodate its entire administrative area.



Universidade do Extremo Sul Catarinense (UNESC), created in 1968 and located in Criciúma, is one of the largest community universities in Santa Catarina, with more than 13 thousand students. As a community higher education institution, its objectives are the social insertion and development of the community in which it is inserted through quality teaching, the production and dissemination of knowledge through research and extension actions.



In 2022, BRDE financed the UNESC Integra Program, which is the Strategic Development Program UNESC, whose objective is to position the institution as a leading Organization of the process of structuring and developing the ecosystem of Education, Technology and Innovation of the Criciúma Region. The Program covers investments of BRL 22.7 million for the construction of the Technological Center and the Development and Innovation Laboratories, as well as for the acquisition of equipment, software, furniture and utensils, consulting services and training.

The **Municipality of Guaramirim**, Santa Catarina, obtained funding of BRL 3.1 million from BRDE for the implementation of the Centro Integrado Escola do Corticeira neighborhood, contemplating an institution with eight classrooms, dance room, library, computer room, cafeteria and other necessary facilities. The school will have capacity for 544 students in two shifts (morning and afternoon) and 272 full-time students.





SDG 11 Sustainable Cities and Communities

BRDE considers investments in urban infrastructure as fundamental for the development of municipalities. In 2022, the Bank supported investments totaling BRL 131.6 million. To contribute to these projects, the Bank has teams with extensive experience, able to serve entrepreneurs, discuss projects and make credit available. Below, we highlight some investments financed by BRDE in 2022.

The **Municipality of Cascavel**, with the support of BRDE, promoted a widely sustainable project, in which it reconciles urban mobility with renewable energy. The investment, equivalent to BRL 70 million, included the acquisition of ten electric buses and the implementation of 15 charging points for the vehicles. In addition, the energy consumed by the buses will be generated by a photovoltaic plant, with the capacity to generate 2.5 MW of energy, implemented through credit already approved by the Bank. The project estimates a total reduction of 313 tons of CO₂ per year.



The **Municipality of Parobé**, Rio Grande do Sul, has invested, in a sustainable way, to increase the efficiency of its public lighting park. The replacement project of the 7,729 existing luminaires by LED, in urban and rural areas, had the financing of BRL 11.6 million from BRDE. By investment, Parobé will have 100% LED lighting before the end of the first half of 2023. The estimated reduction in the CO₂ emission reaches 330 tons per year, with expected return on investment for 5 years.



BRDE has been encouraging, for some years, the projects to modernize the public lighting of the municipalities. The exchange of old lamps with LED can guarantee savings up to 50% on electricity costs, improve safety in streets and squares by the greater luminosity provided, and contribute to the environment by reducing the need for disposal. In 2022, BRDE financed five public lighting projects, totaling BRL 48.2 million. These investments included the modernization of 42.3 thousand lamps, positively impacting the environment with an estimated reduction of 33.8 thousand tons in the CO₂e emission.



5

**BRDE and
innovation**

Innovation has always been present among the objectives of BRDE, both in its development funder activity and in the partnerships implemented throughout the trajectory.

Through the Program More Innovation is BRDE, the Bank provides products and services that contribute to promoting the innovation ecosystem of the South Region. The Program has three fronts: financing, capital contribution via Equity Investment Funds (FIP) and startup acceleration programs.

In the financing axis, we highlight the historical partnership between the Bank and Finep, which began in the 1960. Since the resumption of resource transfers to innovative projects through financial agents, in 2013, BRDE financed 340 projects, which totaled BRL 752.0 million. For this performance, BRDE has always led the national ranking as Finep's greatest transfer agent.

With the expressive resumption of the economy, the innovation projects returned strongly in the search for BRDE resources in 2022. This year, contracts for this type of project increased by five times the value contracted in the previous year and reached BRL 186.1 million.

Below, we present some credit operations and other initiatives relevant to the technological advancement in the BRDE region of operation.

Smartgreen, from Curitiba, develops solutions based on wireless technology for managing utilities via the Internet. The company already has a remote management solution, controlled by a technology platform of multiservice networks, which used BRDE credit for its development earlier. This year, the Bank supported a project with BRL 2 million, includes the development and/or improvement of three products: one aimed for energy efficiency, another for the tele management of public lighting and the third for the optimization and management of communication networks.



Development One Zero, from Florianópolis, Santa Catarina, obtained BRDE funding of BRL 1 million for the development of a Software as a Service (SaaS) solution. The solution allows you to manage telecommunications network infrastructure sharing businesses in a neutral model. This model allows entry users to explore the internet supply market throughout the national territory, taking this essential service to more remote places and at more competitive prices, which results in greater social and technological inclusion. At the same time, infrastructure sharing contributes to reducing natural resources to build network infrastructure. The project is innovative, since there is no similar product in the market, being a new business model in telecommunications.



BRDE made the first financing contract of the Finame Line/Fund for Technological Development of Telecommunications (Funttel), of BNDES, in the country. This initiative demonstrates the Bank's role in meeting the needs of the market and, above all, be aware of opportunities for the development of companies, strengthening innovation and technology.

The Finame Funttel line aims to serve companies and service providers, suppliers of goods and services specialized in the telecommunications area and finance the acquisition of equipment produced and developed in the country, aiming to strengthen local technology suppliers and support the modernization and expansion of telecommunications networks in Brazil. Among the financeable items are fiber optic equipment and cables, as well as resources for associated working capital.

EQUITY INVESTMENT FUNDS

Investments in Equity Investment Funds (FIPs) are one of the instruments mentioned in the BRDE Strategic Planning to support the innovation ecosystem of the South Region, being an important lever for economic development.

The involvement of BRDE in FIPs with national action contributes to a significant part of funds resources being applied to companies located in the South Region, since, when becoming a member of the Fund, BRDE requires, at least, that the capital subscribed by the Bank is directed to the companies of its region of operation.

Currently, BRDE is a shareholder of FIPs Criatec 3, FIP Anjo and TM3 Capital VC4.

Criatec 3

BRDE is a shareholder of Criatec 3, an Investment Fund with the purpose of capitalizing innovative micro and small companies from all over the national territory that have technological innovation as the main competitive differential. According to the Fund's mandate, these innovations must offer a strong barrier to entry, must be scalable and solve a relevant market problem. In the investment phase, closed in 2022, Criatec 3 invested resources in 36 companies, ten of them from the South Region, which totaled BRL 42.7 million in investments. The Fund is in the divestments stage, already making the termination in four of these companies, with significant return in some of them.

FIP Anjo

BRDE is a shareholder of FIP Anjo, which aims to provide resources in emerging companies (startups), together with angel investors and/or accelerators, as well as in small innovative companies, seeking to stimulate entrepreneurship, develop innovative companies at an early stage and induce best governance and management practices in companies. The Fund intends to invest in more than 100 companies throughout the national territory, and the first 40% will be directed to those with annual revenues of up to BRL 1 million. By the end of 2022, the Fund had already invested in 50 companies, of which 11 were from the South Region, which received a total contribution of BRL 17.8 million.

TM3 Capital VC4

In 2021, BRDE became a shareholder of the Fund TM3 Capital VC4, which is managed by Trivella Investimentos S.A., based in Curitiba. Operating throughout the country, the Fund focuses on medium-sized companies in the technology sector, with an average ticket per contribution higher than the other Funds already mentioned. By December, TM3 had invested in four companies, one of which is in the South Region. The goal of TM3 is to provide resources to up to seven companies by 2024.

BRDE LABS PROGRAM

The BRDE Labs Program is an instrument created in 2020 to accelerate the development of the innovation environment in the South Region. The Program focuses on the management and structuring of companies, in order to leverage future resources or partnerships that contribute to their operational success, offering free training and opportunities for business generation to startups. The activities are developed by BRDE, during the year, in partnership with institutions with extensive experience in innovation.

BRDE Labs Program Paraná

BRDE Labs 2022, coordinated by the BRDE Agency of Paraná, had, in its third edition, as the main theme of its challenges, the concept of ESG (Environmental, Social and Governance). Eight companies in Paraná were selected to be the anchors: Tuicial, Marel S/A, Brose, Bree, Frisia, Frivatti, Santamaria, Intecso and BRDE itself for the first time, each having its list of challenges. Another novelty was the participation of BRDE's "godparents", Bank employees who accompanied and assisted anchor companies and startups throughout the program. The accelerator Hotmilk, from the Pontifical Catholic University of Paraná (PUCPR), was again a partner in this edition of BRDE Labs, which also had the support of the American Chamber of Commerce for Brazil (AMCHAM).

26 challenges were launched, all related to the ESG concept, four of them from BRDE and 22 from the other anchors, for startups to present solutions. BRDE Labs had 163 registered startups from different Brazilian regions, of which 71 were selected for pitches, and 22 went to the immersion phase with the anchor companies to finally present the proposals for Proofs of Concept (POC).

Among the startups that participated in the immersion phase, ten were selected for the acceleration stage, in which the startups participated in specialized mentoring and workshops, always focusing on sales growth, financial modeling, people, technology and other strategic areas. This process has so far resulted in two signed contracts, nine POCs and seven ongoing negotiations.

BRDE Labs also had an extensive training agenda aimed at members of the innovation ecosystem in southern Brazil, with nine lives, which had as main objective to expand the discussion on innovation, ESG and present success cases in these areas. The Lives totaled 14 hours of content and had more than 1,600 views.

Training was also carried out within the initiative "University of Innovation", involving BRDE employees and the anchor companies participating in the program, with the aim of creating a dynamic innovation development environment, through online and live classes, that became available on an

exclusive teaching platform. Throughout the year there were four knowledge tracks and a face-to-face meeting focused on high leadership, which added up to 70 hours of training.

The closing of BRDE Labs 2022, with the presentation of the pitches of the participating startups and finalists of the program, took place at the event “Atmosphere: Connecting innovation and sustainability to large businesses”, organized by the Bank and Hotmilk – Innovation Ecosystem of PUC/PR. The event featured lectures and panels involving exchange of experiences on good corporate practices in ESG, risk investment, open innovation and new technologies, in addition to expectations for South Summit 2023 and the presentation of the Dev the Dev Program.

In the wake of the Program, BRDE inaugurated, in 2022, a new space in the Hotmilk Technology Park. The BRDE Labs room is used by employees of the Bank itself, in serving clients and meetings, companies anchors of the program and startups.



Atmosphere, closing event of BRDE Labs Paraná

BRDE launches Bid Notice for Contract an Innovative Solution using Startups Legal Framework

BRDE launched a Bid Notice for innovative solution contract in 2022, under the BRDE Labs Program coordinated by the BRDE Agency of Paraná. It is a contract instrument that is still little used by the public administration, which denotes the innovative character of BRDE, which proposed to implement this technological and legal challenge.

The Bid Notice of Innovative Solutions was launched with the objective of selecting Brazilian startups that develop technological tools to solve the four challenges identified by BRDE, all linked to the ESG theme, launched by the BRDE Labs Program:

Challenge 1

Data collection and automated analysis of rural properties.

Challenge 2

Calculation and compensation of greenhouse gas emissions.

Challenge 3

Monitoring the climate risk of funded projects.

Challenge 4

Regular mapping and evaluation of ESG practices.

The 73 startups that signed up with specific proposals for the BRDE challenges were submitted to the selection stages provided in the Notice. The Bank has constituted four selection committees (one per challenge) with its own employees to further evaluate the proposals submitted.

The next step will be the contract of the respective innovative solutions according to the new Legal Framework of Startups and Innovative Entrepreneurship, which allows the contract of a tested solution, without the use of other bidding instruments.

BRDE thus encourages innovation ecosystems with this initiative.

BRDE Labs Program Rio Grande do Sul

The third edition of BRDE Labs in Rio Grande do Sul was conducted once again by the Feevale University, through the Feevale Techpark. The focus of this year's initiative was the acceleration and connection of startups, free of charge, with large companies and institutions from different areas of Rio Grande do Sul. For this, eight anchor companies were chosen to present their challenges to startups: Hospital Mãe de Deus, + Aesc, Novus Tecnologia, Hospital Santa Casa, Fida, CCGL, Kenta and Xalingo. The areas defined for the program were: Health, Industry 4.0, Logistics, Fintechs and Environment.

Started in July, the program obtained more than 60 registered companies, of which 36 moved to the warmup phase and finally 10 were selected to participate in the acceleration process at Feevale Techpark.

In the acceleration period, each startup participated in 43 hours of training, 104 hours of mentoring and 84 hours of individual meetings (evaluation cycle that permeated the entire program), in addition to three immersion meetings with the anchor companies and a round with Investment Funds. As partial results of the program, five Non-Disclosure Agreement were signed between anchors and startups of the program, as well as two referrals with Investment Funds. In December 2022, four commercial proposals and two proofs of concept (POC) between anchor companies and startups were underway.

At the end of the edition, four proposals were awarded. In order: TerraMares (winner), Vent, Lauduz and InovaPictor.



Otomar Vivian, Director of BRDE, Victor Brian Lopes Magalhães, CEO of TerraMares, and Cleber Prodanov, Dean of Feevale.

BRDE Labs Program Santa Catarina

BRDE Labs of Santa Catarina, launched in June, offered a startup development program with the operational support of the Catarinense Association of Technology (ACATE), taking advantage of its expertise in terms of methodology of development of technology companies and connection with the ecosystem. The focus was the growth process, which works especially in the areas of business model, commercial and marketing to support the structuring and validation of internal strategies and processes to consolidate a viable and scalable business.

The program had 175 registered startups, of which 100 were selected to participate in BRDE Labs. As a requirement for choice, the startups should be in the operation and traction phase, that is, already have customers and

have the validation of their business model. The companies were divided among the regions of the state to participate in the eight workshops, the six collective mentoring, the two regional meetings, and the 40 pitches divided into regional stalls.

The evaluation of the companies considered the evolution of the startups during the day and participation in the activities and deliveries of the program. Specific criteria such as product market fit and degree of innovation, maturity level, customer profile and competitor analysis, business model, business model and team were also analyzed.

At the end of the Program, the ten startups with the highest score in the evaluations were awarded with financial contributions from BRDE. In order: Galax.ia, Conecta Suite, Ritmo do Esporte, Proxpect, Digimet, Meu Pescado, Controle Pet, Quiron, Medeor Medtech and Bem Protegido.



Closing event of BRDE Labs Santa Catarina

PARTNERSHIPS FOR INNOVATION

BRDE promotes connections at South Summit Brazil

The South Summit, one of the largest international events of innovation and promotion of startups, had its first edition in Brazil held in May, in Porto Alegre. The event had more than 20 thousand people from 50 countries, more than 500 speakers, 50 of them international, more than 3,300 startups present and more than 1,000 projects registered, from 76 different countries, for the startup competition.

As an official sponsor of South Summit Brazil, BRDE had a special participation in the program of the meeting, integrating moments of

debates on diversity, sustainability, opportunities for accelerating startups and actions to strengthen the electronic games industry. At the event, BRDE also launched the third edition of BRDE Labs.

Thus, the Bank promotes the connection between the various actors, such as startups, anchors companies, accelerators, investment funds and technology parks, all cooperating for the benefit of innovations.



South Summit 2022, held at Cais Mauá, in Porto Alegre.

Dev the Devs has its second edition covering the entire South Region



The Devs the Devs Program concluded its successful first edition in 2022, promoting initial training for a thousand young developers of public education systems in Rio Grande do Sul. It was success of the Program that the second edition was launched, contemplating free and online students from public schools in the states of Paraná, Santa Catarina and Rio Grande do Sul. The BRDE initiative has the partnership of the Development Bank of Latin America (CAF) and the Scientific and Technological Park of PUCRS (Tecnopuc), with support from governments and organizations.

The program provided 2,100 vacancies distributed in 700 for each state of the South Region, 50% for girls and 50% for boys, from 16 years old, with access to a computer.

There were 3,012 participants who, after the selection, started the activities in September, lasting four months. Concepts of computing and computational thinking, abstract functioning of computers, internet functioning and impact on systems programming, as well as set of tools and programming languages for web systems development were addressed.

Dev the Devs offers the student: his or her participation in a community formed by students from different cities in southern Brazil; contact with innovation ecosystems and technology professionals; platform for curriculum registration and access to opportunities; workshops on career and labor market.

All content is shared through a virtual learning platform, and the other activities take place live, through communication and videoconferencing platforms.

Startups from the three states of the South Region are winners of the Women on the Road

The Women on the Road Program was created with the aim of promoting the development of early-stage startups, founded or co-founded by women and raising awareness of future entrepreneurs. Upon standing out in the immersion stage with exclusive workshops and mentoring from other entrepreneurs, startups Zoefertil (Rio Grande do Sul), Tech Pain (Santa Catarina) and Happy Track (Paraná) were the winners of the Program and won as an award the opportunity to validate their business models as members of the innovation ecosystem of PUCRS Scientific and Technological Park (Tecnopuc). With the support of BRDE, through sponsorship, the program received registrations from 50 startups founded or co-founded by women from different regions of the country. All stages of the program, launched last year, were developed by Tecnopuc and Liga Ventures.

New space for innovation for agro at Expointer has the support of BRDE

The 45th Expointer, an important agribusiness fair in Rio Grande do Sul, had a space focused on innovation. RS Innovation Agro, supported by BRDE, sought to bring rural producers and companies closer to technological innovations and foster startups focused on agribusiness. In all, there were 72 startups that disclosed their business models in order to prospect customers and investors. The success of the initiative led to the creation of an innovation hub focused on agribusiness, permanently, in Assis Brasil Park, where Expointer is held.

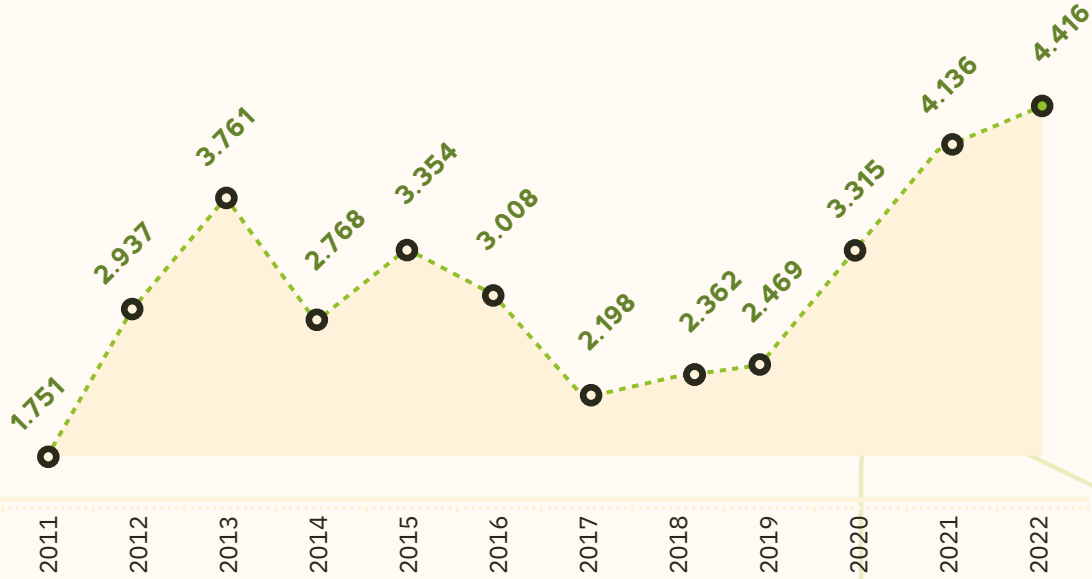
6

**Operational
performance**

CONTRACTS

The contracted volume, in 2022, again beat the nominal record in the history of the Bank, exceeding BRL 4.4 billion. The amount was 6.8% higher than the previous year, when unpublished figures were also reached. This financial support included several types of projects, in the countryside and in the city, spread throughout the region of BRDE.

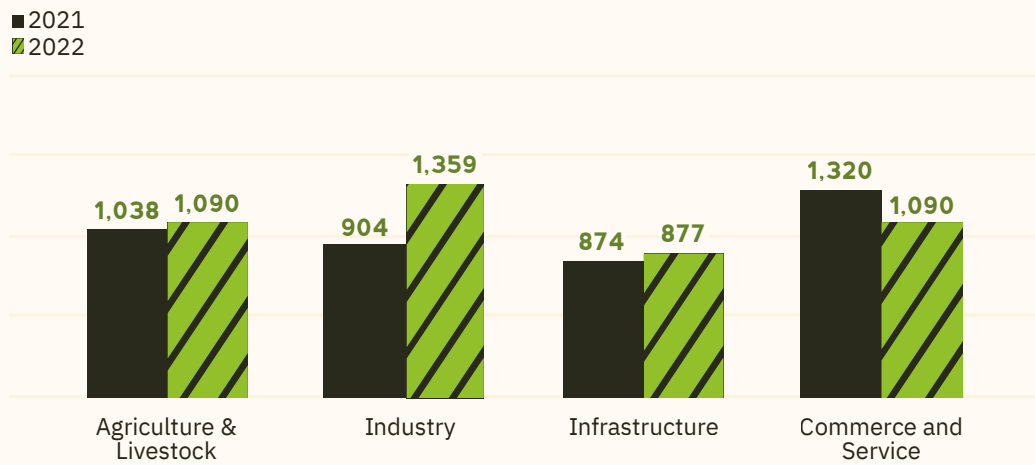
Evolution of Contracts
BRL million - Nominal values



Contracts by Sector

The industry was the sector with the largest amount allocated in 2022: BRL 1.3 billion, with a variation of 50.3% compared to the previous year. Then, agriculture, trade and services had almost the same level of resources, of approximately BRL 1.1 billion. The infrastructure obtained BRL 877 million, maintaining the same level of 2021.

Contracted value per sector BRL million - Nominal Values

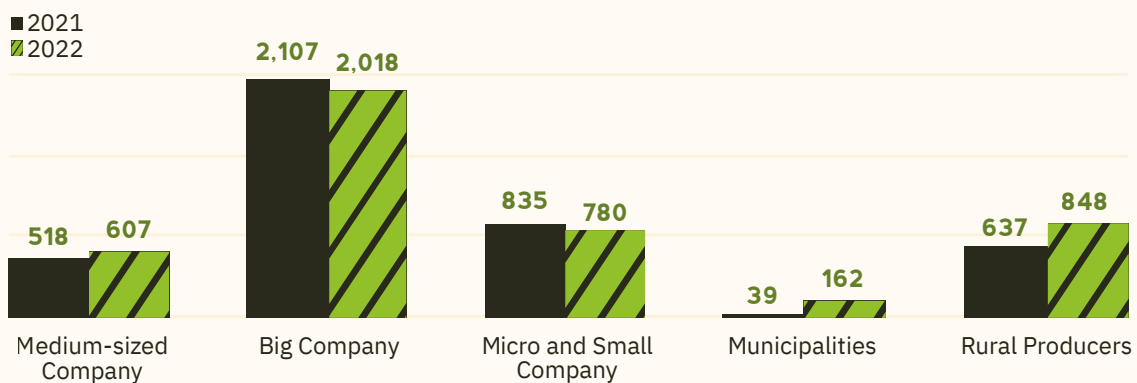


Contracts by customer size

In 2022, the rural producers and the city halls showed a significant increase in the contracted value compared to the previous year: 33.1% and 320.5% respectively. The medium-sized companies obtained a growth of 17.1% in contracted value. The large, micro and small companies had a small reduction in the volume of resources.

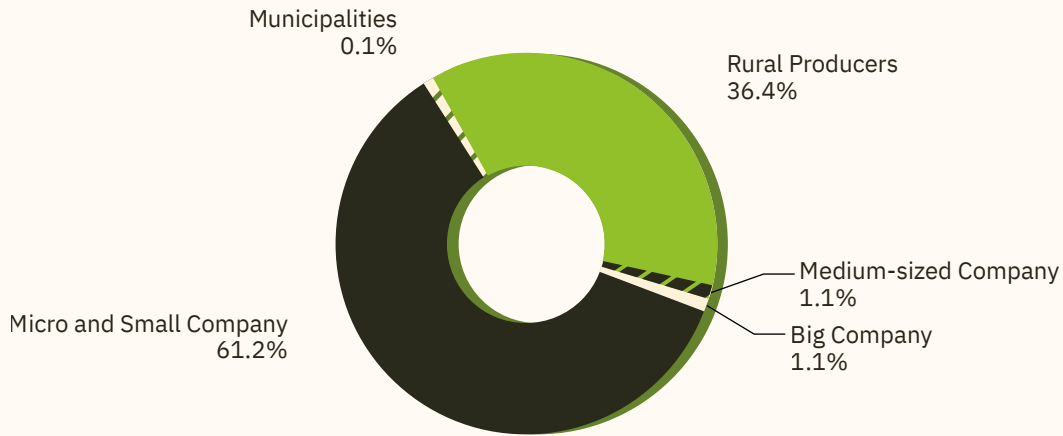
Despite the decrease in the total value of contracts with micro and small companies, these operations in number of clients grew 85.7% in 2022. This result demonstrates the success of BRDE's effort to expand access to credit for small entrepreneurs, with the lowest average value of each funding, through several actions such as the Zero Interest Rate of Rio Grande do Sul, Bank of Agricultor and Tractor, Equipment and Solidary Implements of Paraná and SC More Corporate Income of Santa Catarina Programs.

Contracted value per size BRL million - Nominal Values



These initiatives also reflected in the participation of 61.2% of micro and small enterprises and 36.4% of rural producers in the number of total credit operations carried out by BRDE in 2022.

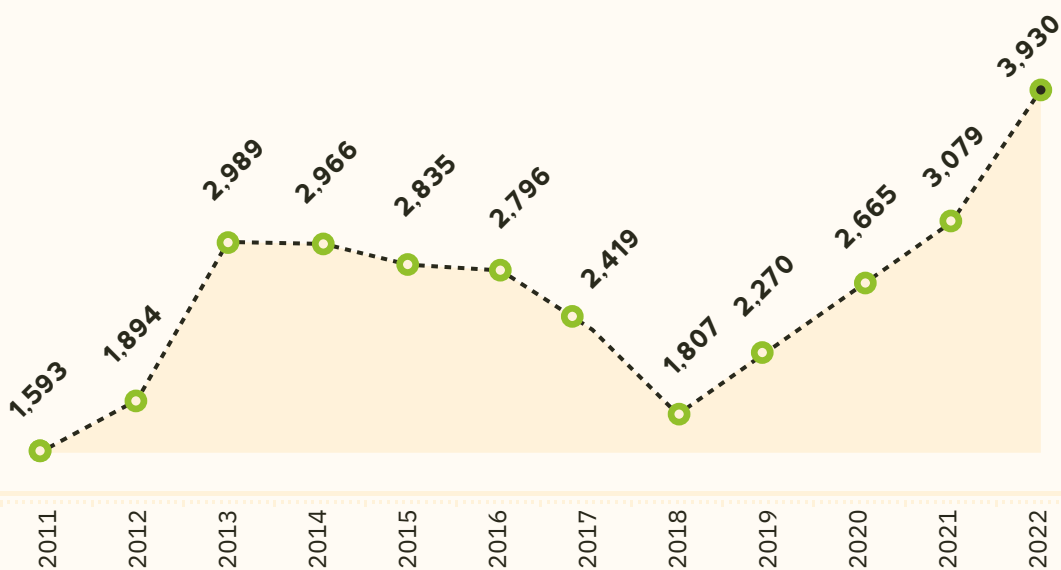
Participation of customers contracted by size - 2022



Disbursements of Resources

The disbursements of resources carried out by BRDE also reached a record value again in 2022: BRL 3.9 billion, resulting in growth of 27.7% in nominal terms, compared to 2021. It is important to highlight the increase in disbursements since 2018, influenced by the greater diversification of sources of financing obtained by BRDE, as detailed later.

Evolution of the Disbursements BRL million - Nominal values

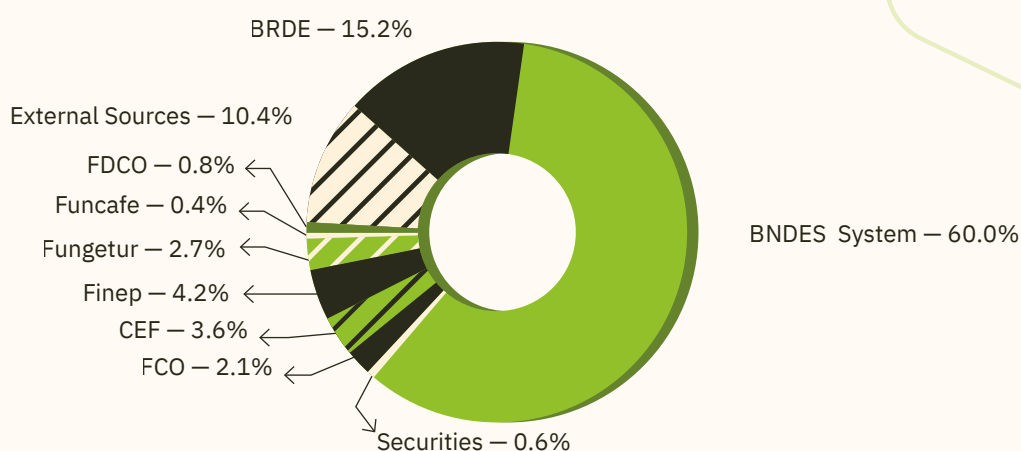


The diversification of sources of BRDE resources

BRDE has been able to diversify its sources of resources in recent years. Thus, it consolidates partnerships with credit suppliers, both nationally and internationally, connecting, in parallel, with new partnerships, in order to expand and qualify its performance in the South Region and Mato Grosso do Sul.

In 2022, BNDES system resources, including FINAME, continued at the same level as the previous year in percentage terms, corresponding to 60% of all BRDE funded values.

Participation of funding source in contracted value



BRDE's own resources were even more used this year: 15.2% of the total, constituting the second most widely used source in financing contracts.

The third source of resources was international (10.4%), equivalent to BRL 459.7 million, from the French Development Agency (AFD), the European Investment Bank (EIB) and the Development Bank of Latin America (CAF), partnerships signed and consolidated in recent years. The intensification of external sources in BRDE funding is estimated in the coming years, with the operationalization of new fundings: New Development Bank (NDB), Inter-American Development Bank (IDB) and World Bank.

The Bank also had lines focused on tourism (Fungetur, 2.7%), the development of Mato Grosso do Sul, through the Constitutional Fund of the Midwest (FCO, 2.1%) and the Development Fund of the Midwest (FDCO, 0.8%), the support of municipal governments, through the Guarantee Fund for Time of Service (FGTS/CEF, 3.6%), Support for technological innovation, with the lines of the Financier of Studies and Projects (Finep, 4.2%), and the coffee sector, with the Fund for Defense of the Coffee Economy (Funcafé, 0.4%).

Fundraising with the Development Fund of the West Center

BRDE carried out the first funding with funds raised from the Central-West Development Fund (FDCO). The investments contracted aim to generate electricity by clean sources and will be made by entrepreneurs from the South Region expanding operations to Mato Grosso do Sul (MS). An investment was the construction of a Hydroelectric Power Plant (CGH), with installed power of 4.7 MW, in Chapadão do Sul. Another project financed was the installation of a photovoltaic generation park, with an installed capacity of 4 MW, to be implemented in the city of Corumbá.

Macro programs

Since 2021, BRDE has been contemplating its Development Programs in Macro programs, according to the theme of the investment project. The established Macro programs are: My Agro is BRDE, More Environmental Sustainability is BRDE, More Social Sustainability is BRDE, More Innovation is BRDE, More Sustainable Energy is BRDE, More Tourism is BRDE, Strong Municipality is BRDE, My Microcredit is BRDE, and My Business is BRDE. The new structure became an important guide of the entire bank's credit portfolio, aligned with the Strategic Objectives.



My Agro is BRDE

The Macro program My Agro is BRDE includes the financing of projects from the entire agribusiness production chain, including investments:

- **Before the gate:** it includes the production and supply of inputs, machinery and equipment, and specialized services;
- **Inside the gate:** it considers soil preparation and management, cultural treatment, irrigation, harvesting and animal breeding;
- **Outside the gate:** transport, storage, industrialization, distribution and marketing.

BRDE's support for agribusiness strongly influences the generation of employment and income, covering, from rural producers, especially small ones, to agro-industrial cooperatives and other companies in the segment.

In 2022, BRDE financed BRL 2.1 billion to agribusiness, with BRL 1 billion to agro-industrial cooperatives and BRL 848.3 million to rural producers.

More Tourism is BRDE

The General Tourism Fund (FUNGETUR) is a special fund linked to the Ministry of Tourism (MTUR), being an important investment policy instrument aimed at improving the tourist infrastructure, providing the basis to stimulate this vocation of the regions. Since its creation in 2018, BRDE stands out, among financial institutions, in the transfer of these resources. During this period, the Bank financed more than BRL 672.6 million in tourism related projects, many of them severely impacted by the pandemic. In 2022 only, it was BRL 121.3 million for 60 customers, mostly micro and small companies. In addition to supporting the maintenance of jobs in the pandemic, BRDE financed new projects, with the capacity to further boost tourism in the south, generating income and employment for the region. Next, we highlight some tourist attractions supported by BRDE in recent years.

In 2022, **the Turma da Mônica Park** was inaugurated in Gramado, Rio Grande do Sul. The project obtained funding from BRDE to add more this tourist attraction in Serra Gaúcha. The project has more than 30 toys and attractions aimed at the children's public, involving the theme of the characters of the Mônica Class, and has capacity to receive 2 thousand customers a day. The Park provides the generation of 250 direct jobs and 300 indirect jobs.



The Dreams Group originates in the State of Santa Catarina, based in Blumenau, and operates in the tourist attractions segment. From 2009, the group began to expand with operations in the states of Parana, Rio Grande do Sul, Rio de Janeiro and São Paulo. In Foz do Iguaçu, the group has an entertainment complex, **the Dreams Park Show**, including several attractions, such as a museum with wax characters, ice bar, miniature replicas of some places in the world, dinosaurs, among others. In 2022, BRDE financed BRL 30 million for the expansion of the park, which will feature new attractions, including a new portico, a car museum, a chocolate shop, a coffee shop and a pizzeria. The investments will have the capacity to generate approximately 100 new jobs.

A new amusement park was inaugurated in Pomerode, Santa Catarina, with financial support from BRDE. **Alles Park** is an entertainment complex containing several and varied attractions, such as a built-in mini-city, where artificial snow falls, a path of inflatable obstacles, a maze of mirrors and illusion games, a Dutch carousel, the German Village - small craft and gastronomy shops, among others. BRDE financed BRL 22.3 million for the project, which generates 100 direct jobs.

BRDE and French Development Agency entered into the third loan operation

In October, BRDE and the French Development Agency (AFD) celebrated into a new operation, which represents 100 million euros for new financing in the South Region, as a result of the policy of diversification of sources of

resources adopted by BRDE in recent years. The resources will be directed to finance projects aligned with the Sustainable Development Goals (SDGs), highlighting the generation of energy with renewable sources and the modernization of public lighting systems in cities.

This is the third loan and technical cooperation agreement among development institutions. In 2018, there was the first contract comprising EUR 50 million, and the second in EUR 70 million in 2020.



Deputy Chief Secretary of the Civil House of Rio Grande do Sul Bruno Pinto de Freitas, Director of BRDE Otomar Vivian, Director of AFD Laetitia Dufay, Governor of Rio Grande do Sul Ranolfo Vieira Júnior, Secretary of Rio Grande do Sul for Economic Development Joel Maraschin and CEO of BRDE Wilson Bley Lipski.

Partnership of BRDE with French Development Agency wins national prominence

The partnership between BRDE and the French Development Agency (AFD), aimed at financing projects aligned with sustainable production and consumption, has won the first place among the projects competing with the SAIN-ABDE Award, Initiative of the Brazilian Development Association (ABDE) and the Secretariat of International Economic Affairs (SAIN) of the Ministry of Economy. Cooperation between the two institutions emerged victorious in the Financial Institutions for Development category.

With investments that have already reached BRL 883.7 million, technical and financial cooperation between the two institutions already accounts for 101 projects financed in the South Region of the country aligned with

the Sustainable Development Goals (SDGs). The projects mainly cover the generation of energy with renewable sources, efficiency improvements in city street lighting, waste management and recycling.

BRDE makes new fundraising with the Latin American Development Bank (CAF)

The 70 million US dollar acquisition, carried out in 2020 by BRDE with the Latin American Development Bank (CAF), was fully used until mid-2022. With this success, in July, CAF doubled the amount approved to BRDE, which became 140 million dollars, aiming at expanding the financing of projects that contribute to sustainable development in the South Region of Brazil, especially aimed at small entrepreneurs, through microcredit.

BRDE and New Development Bank sign loan agreement

With the obtaining of the Federal Government's guarantee, BRDE and the New Development Bank (NDB) signed a contract in December for credit operation aiming at raising 134.6 million euros. The resources, under the Program to Support Urban, Rural and Social Infrastructure to achieve the SDGs - Proinfra Sul, will be used for investments in urban infrastructure and projects of a sustainable nature. The objective is to focus on projects linked to the United Nations Sustainable Development Goals, strengthening the purpose of the 2030 Agenda.

Fundraisings of the IDB and the World Bank is advancing

After two years in process, the procedures for the Federal Government to provide the guarantee, a fundamental requirement, for three other Bank external credit operations, were also completed. These operations total 150 million dollars to be hired by BRDE with the Inter-American Development Bank (IDB). Part of the loan will be allocated to micro, small and medium-sized enterprises, while the other line of credit resulting from this external funding will finance projects that promote the improvement of the quality of life in the three states of the South Region.

Whereas in the other operation, with the World Bank (BIRD), worth 89.6 million euros, will be contemplated the urban resilience projects in the municipalities of the South Region. The resources of these three international funds should be available to entrepreneurs and municipalities in the beginning 2023.

South Funding

BRDE technically supported the proposal to establish a budget fund for the development of the three southern states. In addition to technical support,

the Bank resumed the matter and mobilized class entities for a great movement, articulating strategies with the federal parliamentary bench, governors and the productive sector of the region.

Paraná, Santa Catarina and Rio Grande do Sul are the only states that still do not have access to constitutional funds or royalties. Despite the national prominence, these states present a large set of municipalities with high poverty rates, as well as serious infrastructure deficiencies that limit sustainable development and compromise the commercialization of products and inputs among producers and suppliers of other regions, reducing their competitiveness.

Zero Interest Rate Program of Rio Grande do Sul

BRDE is a partner of the government of Rio Grande do Sul in the elaboration and operation of the Zero Interest Rate Program, which aims to encourage enterprises to resume the growth of the economy in the state. Through the Program, started in February, microenterprises, small companies and individual microentrepreneurs can access resources for working capital with a financing period of up to 36 months, and the financial cost relative to the interest paid by the government of Rio Grande do Sul.

To enable access to a greater number of interested parties, BRDE has the partnership of a network of credit cooperatives that operates in the most different regions, all with conditions to serve in the respective agencies and service points. In 2022, BRDE financed BRL 169.6 million for a total of 5,523 clients, corresponding to an average of BRL 30.3 per funding, under the Zero Interest Rate Program.

Bank of Agricultor and Tractor, Implements and Solidarity Equipment Program of Paraná

Two successful BRDE partnerships with the State Government of Paraná foster small farmers, increasing productivity and income.

Since 2021, BRDE has operated Bank of Agricultor Paranaense, launched to expand access to credit. The instrument, created by the State Government, assists rural producers, cooperatives and family agroindustries, as well as energy generation projects through renewable sources and projects for irrigation, among others. Customers are able, through the State Development Fund, to repay part of the interest and, in cases of renewable energy, which make up the majority of the projects, the entire financial cost. In 2022, BRL 127.0 million were operated by BRDE, benefiting 546 farmers.

The Tractor Program, Implements and Solidary Equipment for Family Farming enables the financing, with more affordable prices, of tractors, sprayers and harvesters for small producers. In 2022, BRDE carried out 763 credit operations, totaling BRL 137.1 million.

SC More Corporate Income

The SC More Corporate Income Program, resulting from the strategic partnership with the State Government of Santa Catarina, was successfully concluded in 2022. The Program provided the financing of micro and small enterprises and individual microentrepreneurs (MEIs) of the sectors most affected by the pandemic, including interest exemption, in addition to the grace period of up to one year, for the clients who maintained their jobs. Operations with MEIs were carried out through transfer of BRDE to partner credit institutions and totaled BRL 5.6 million in 2022, complementing the amount of BRL 36.6 million already paid in 2021. At the end of SC More Corporate Income, the amount financed for MEIs totaled BRL 42.2 million, resulting in more than 5 thousand clients. For micro and small companies, 2.7 thousand were benefited, reaching BRL 225 million in credit, in a pulverized way, in 216 municipalities by the State.

Initiatives to reduce the impacts of drought in the South Region

BRDE sought initiatives and studied solutions in order to reduce the impacts of severe drought occurred in early 2022 in the southern region of the country. Data pointed to the worst drought in the last 70 years. In view of this situation that directly affected agricultural production, with negative effects on other activities, BRDE prepared a study for a broad discussion with BNDES, the Ministry of Agriculture, Livestock and Supply (MAPA) and other sector and government agents.

As a result of the joint analysis of the situation, the Federal Government published Decree number 11.029, which granted a reduction in the portion or in the liquidation of rural credit operations of costing and investment contracted under the National Program for Strengthening Family Agriculture (PRONAF). The rural producers located in affected municipalities, who have decreed emergency situation or state of public calamity due to drought, were benefited. In 2022, approximately 4 thousand contracts were awarded, with a total value of BRL 10.2 million.

Also due to the drought that affected the South Region of the country, there was an increase in the volume of extensions in the refinancing lines of agricultural programs. Throughout the year, agricultural refinancing for 71 contracts was approved, totaling BRL 24.4 million.

To improve the supply of water necessary for agricultural production and reduce the risk of financial losses to rural producers due to droughts, the Bank provides the BRDE Irrigation Program. In 2022, BRL 27.1 million was financed for the implementation of eight projects, which added 1,209 hectares in irrigated areas in the South.

PUBLIC-PRIVATE PARTNERS (PPP)

BRDE has been working, for a few years, together with the states and municipalities of its region of activity to enable the structuring of public-private partners. This action front is so relevant to the Bank that it is set as a goal in the Strategic Goal of Public Policies, present in the Strategic Planning of BRDE. The implementation of these initiatives takes a certain time due to the legal and technical requirements of each project. In 2022, BRDE was participating in the structuring of seven initiatives that include project structuring, PPP funds and concession.

DETRAN-PR

In 2019, BRDE carried out studies to structure the concession of vehicular courtyards of Paraná state DETRAN. The project provided for the implementation and modernization of the courtyards, providing services of removal, custody and release of vehicles seized by the issuing authority agency in all the municipalities of the State, with more quality and practicality to the citizen of Paraná.

In 2022, the winner of the concession was defined, which will be responsible for the administration of the courtyards, generating an economy of approximately BRL 7 million a year to the State Government, besides allowing to relocate servers to other important activities for the Department, aimed at mobility services essential for the development of the body.

PPP Santa Maria

BRDE and the City Hall of Santa Maria signed, in September, the contract for the realization of a public-private partnership (PPP) that will expand the public lighting of the municipality of Rio Grande do Sul, benefiting more than 300 thousand people.

The future partnership with the private initiative provides for the exchange of the entire public lighting park in the city, which corresponds to 27 thousand points of light in urban and rural areas. LED lamps will be used, without polluting elements or contaminants, with greater durability and lower energy consumption. One of the justifications for the implementation of this measure is that the lighting of the municipality is lagging, has high polluting potential and low energy savings.

The BRDE will provide technical assistance to the city in the structuring of PPP, in the form of administrative concession, by which the municipality will be a direct user of the service. With the project

structured and published, roadshows, consultation and public hearings will be held, promoting wide participation of society. After all the necessary adjustments, the results of the studies will be the object of bidding for the definition of the service provider.

Public-Private Partnerships Guarantee Fund of Santa Catarina (FGP/SC)

In 2022, BRDE cooperated with the Government of the State in the elaboration of Decree 1.714, published in February, which instituted the Public-Private Partnerships Guarantee Fund of Santa Catarina (FGP/SC). The Statute and the Regulation of the Fund were also approved, which is represented and managed by BRDE.

The Fund aims to provide guarantees of payment made by public partners by virtue of partnerships that are part of the Public-Private Partnerships Program of the State of Santa Catarina. With this instrument, the State intends to leverage PPPs projects.

FSA

The **Audiovisual Sector Fund (FSA)** is the main public policy instrument for the development of the audiovisual sector in Brazil. The FSA resources are mainly invested in two modalities: Investment, with the Fund's participation in projects, and financing, with loan operations to projects. BRDE has been a financial agent of the FSA since 2012, through the contract between Ancine and BNDES.

Since the beginning of activities with the FSA, BRDE has launched public calls that totaled more than BRL 3.2 billion. In 2022, 410 operations were contracted to support the sector, totaling BRL 327.9 million.

7

**Financial
performance**

The financial data of BRDE also reveal the success of its activity, mainly due to the records observed in 2022.

The BRDE asset reached a record level again this year, BRL 19.1 billion in December. The balance of credit operations, likewise, reached an unprecedented level: BRL 15.3 billion in 2022.

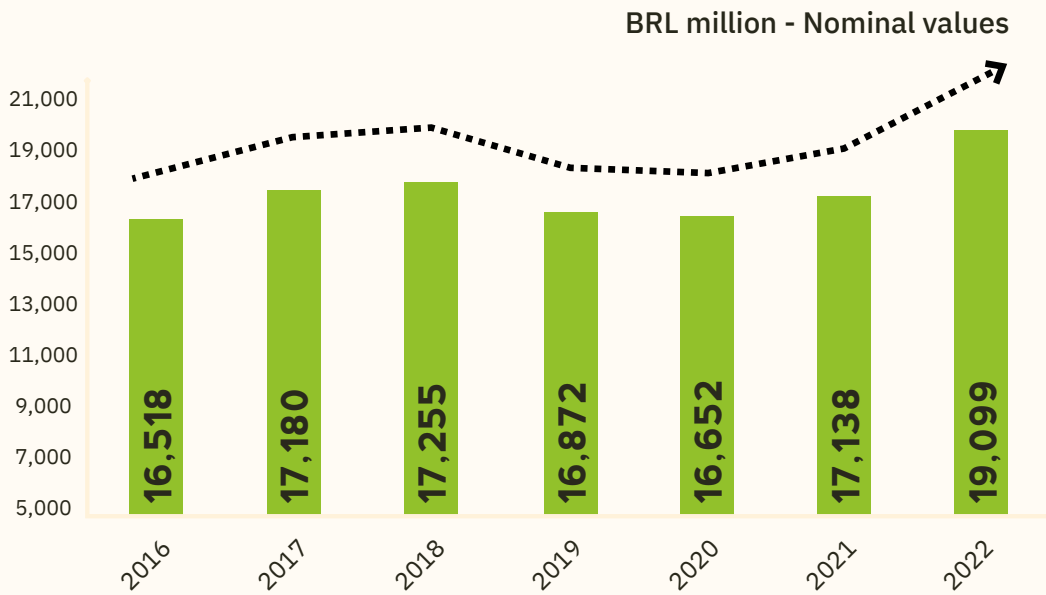
Net worth reached BRL 3.8 billion in 2022, while net income was BRL 449.6 million, again exceeding financial targets. All these results were influenced by a low default rate of only 0.54% of the credit portfolio in December 2022.

The Financial Statements of BRDE can be found in full on the Bank's website:

www.brde.com.br

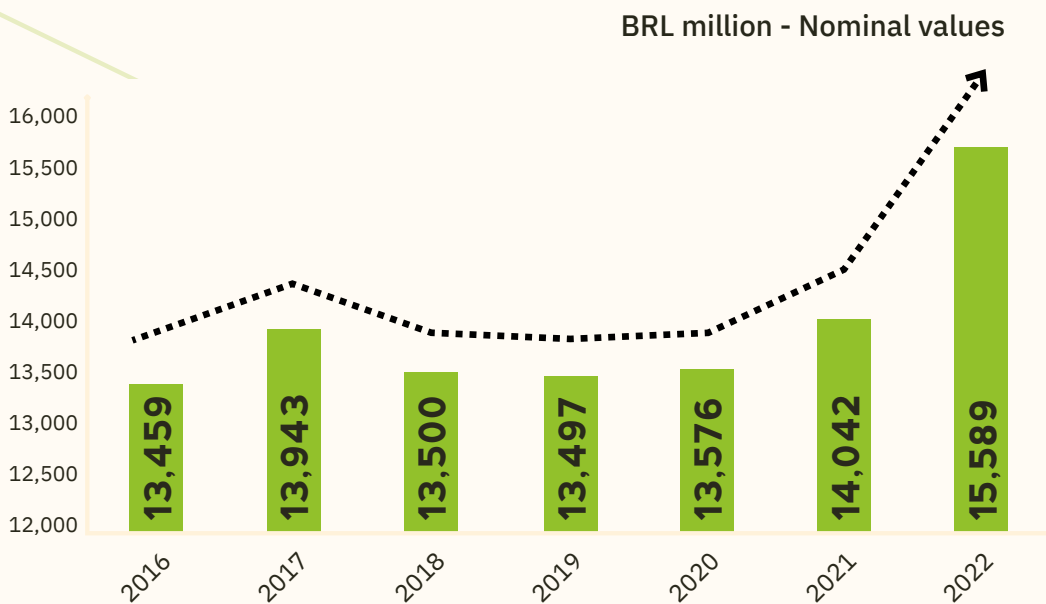
Total Assets

The total assets of BRDE showed an increase of 11.4% compared to 2021, ending the year at BRL 19.1 billion.



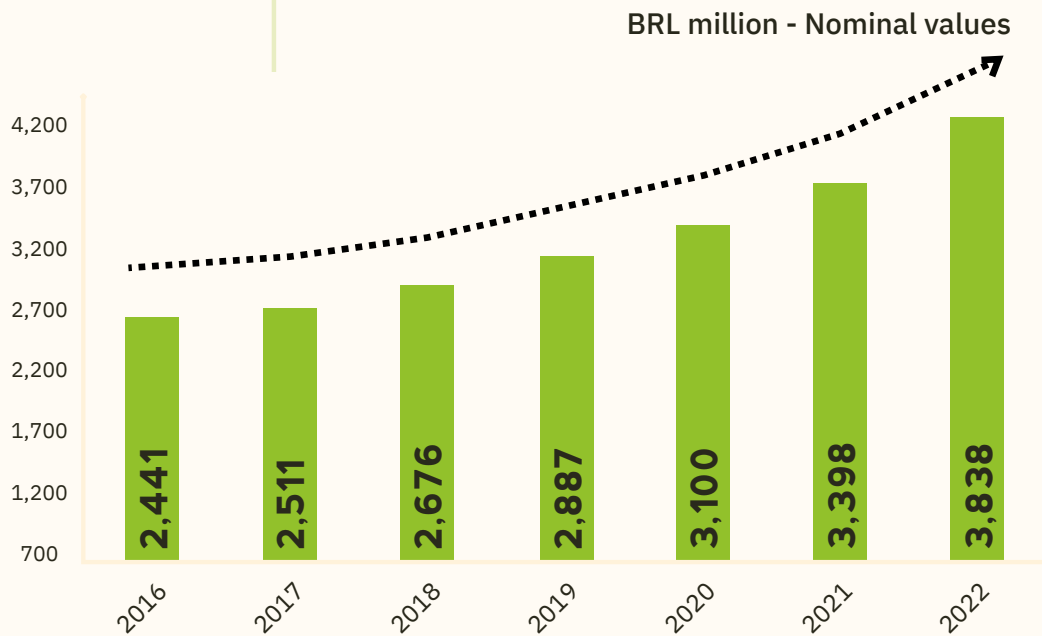
Credit Operations

BRDE's credit operations and financial transfers showed growth of 11.0% in 2022 compared to the previous year, reaching BRL 15.6 billion.



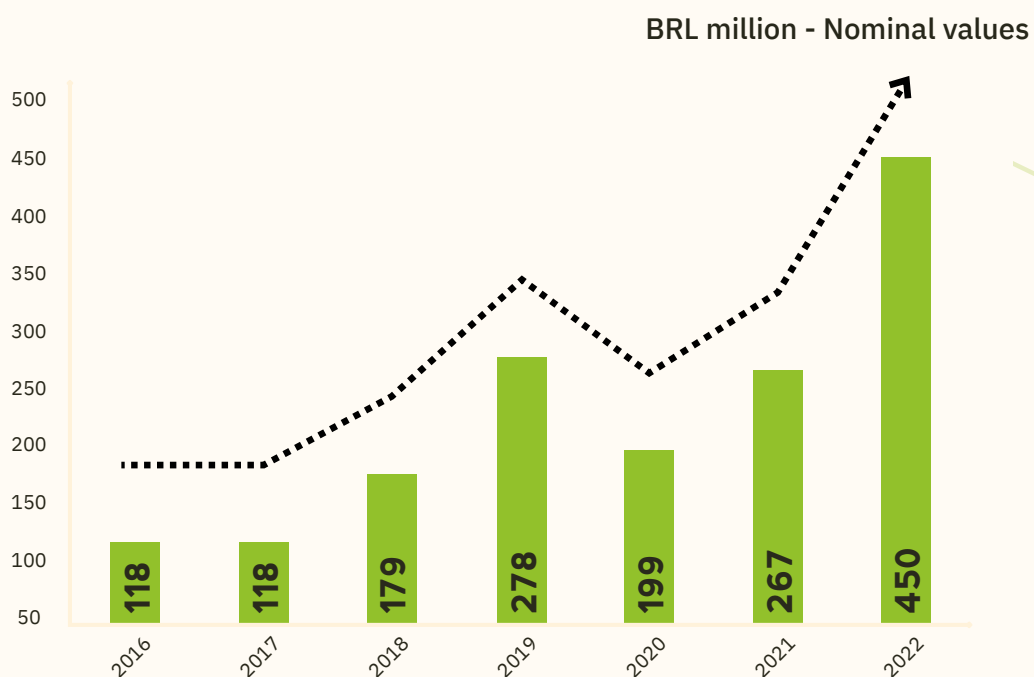
Net Equity

BRDE's Net Equity maintained the trajectory of successive annual records, reaching the amount of BRL 3.8 billion, which represents an increase of 12.9% compared to the previous year. This significant growth provides greater leverage and financial capacity for the Bank to finance the development of its operating region.



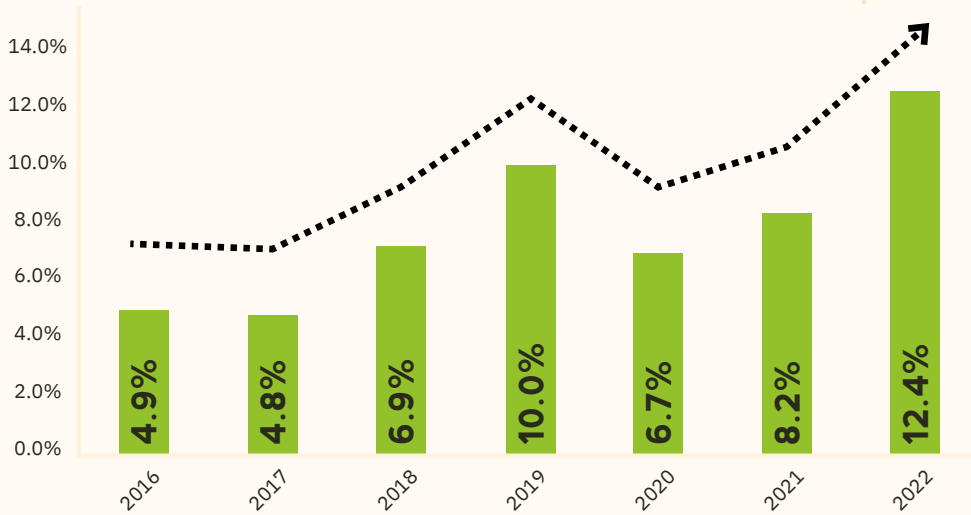
Net Profit

BRDE achieved its highest result in history in 2022, with the value of BRL 449.6 million net profit. This amount is 68.6% higher than that obtained in the previous year and demonstrates the financial sustainability of the Bank, one of the strategic objectives of BRDE.



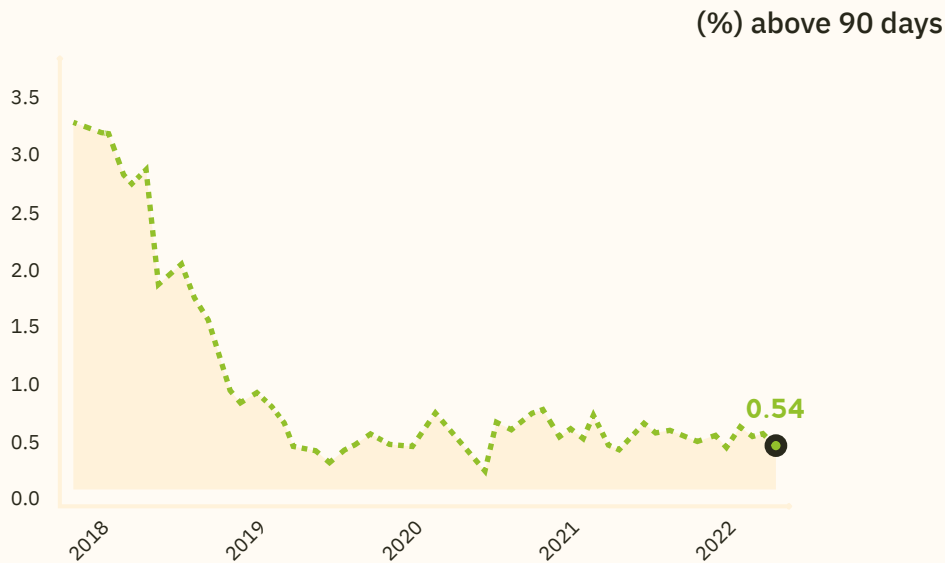
Return on Equity

Return on average equity was 12.4% in 2022. This result is also superior to those found in recent years.



Default Rate

The default rate has remained low, as it has been occurring in recent years. At the end of 2022, default was 0.54% of the BRDE credit portfolio. The criterion adopted was the clients with overdue installments over 90 days.



Rating

Annually, BRDE is subjected to risk assessment of reputable rating agencies in the international financial market.

In the analysis carried out by Fitch Ratings in August 2022, the IDRs (Issuer Default Ratings) of long-term foreign and local currencies of the BRDE were stated “BB-”, with the perspective going from negative to stable, in line with the perspective review of the Bank’s controlling states. Thus, the BRDE rating attributed by Fitch Ratings remains at the same level as the sovereign credit risk attributed to Brazil.

Moody’s Investors Service stated in October 2022 BRDE’s global rating of “ba3” with a stable outlook. The BRDE rating reflects the strategic role of the Bank in promoting the development of the states of the Southern Region of Brazil, its position as one of the largest resource transfers of BNDES for the agricultural sector and its solid level of capitalization.

Moody’s Local awarded BRDE the national-scale issuer rating “A.br” with a Stable Outlook in June 2022, highlighting good asset quality metrics, adequate capitalization levels supported by its controlling states, and stable and adequate profitability margins. The risk agency also considered the perspective stable by the expectation of maintaining credit fundamentals, consistent with the current rating level, over the next 12-18 months.

Wealth Generation and Distribution

The total wealth generated and distributed by BRDE in 2022 is represented in the following tables. It is worth mentioning the payment of taxes in the amount of BRL 426.1 million.

Generation and Distribution of Wealth (BRL thousand)	2022
(A) Gross Revenue	1,670,957
(B) Goods and Services Purchased from Third Parties	-899,816
Expenses with transfers	-748,069
Provision for Doubt Credits	-16,081
Others	-135,666
(C) Gross Added Value (A-B)	771,141
(D) Withholding (depreciation, amortization, exhaustion)	-9,038
(E) Added Net Value (C-D)	762,103
(F) Transfer	304,498
Financial Revenues	296,478
Non-operational Result	8,020
(G) ADDED VALUE TO DISTRIBUTE	1,066,601

Distribution of Stakeholders (BRL thousand)	1,066,601
Government	426,086
Cancelled taxes of subsidies	426,086
Employees	190,924
Salaries	133,278
Social Charges	9,140
Social Security (complementary)	16,652
Benefits	15,004
Participation in the Results	16,850
PROFITS WITHHELD FROM THE FISCAL YEAR	449,591

8

**BRDE
and social,
environmental
and climate
responsibility**

Social and Environmental Responsibility is a theme addressed by BRDE, since 2015, in a policy specific to the subject, following the determination of the Central Bank. At that opportunity, BRDE created an internal area exclusively dedicated to the theme, competent to propose lines of action to other areas and monitor their effectiveness. In 2022, this policy was expanded to include, explicitly, the climate theme in the Social, Environmental and Climate Responsibility Policy (PRSAC), which defines principles and guidelines that must be respected throughout the Organization. The Policy has an Action Plan delimited by four themes: (I) Activities and processes of the organization; (II) Community involvement; (III) Business opportunity; and (IV) Transparency and information. It summarizes what has now been common to call ESG themes (or ESG in Portuguese: Environmental, Social and Governance).

Since the beginning of this Policy, BRDE has made several advances in the subject, such as the implementation of the Environmental Agenda of Public Administration (A3P), the operationalization of several lines of financing for sustainable objectives and businesses, such as the BRDE Entrepreneurs of the South, the BRDE Equity, the cooperation for the Pampa Biome, among others.

More recently, the Bank adopted the Social and Environmental Risk Management System (SARAS) and the typology of sustainable projects/activities that allows verifying the alignment of financing operations with the Sustainable Development Goals. The Green Bank and the Green and Equality Fund were also established.

GREEN BANK

One of the PRSAC instruments is the BRDE Green Bank. Launched in 2022, Green Bank is a large umbrella that makes visible the Bank's actions in promoting positive social, environmental and climate impact in the Southern Region of Brazil, including the internal climate and environmental performance of the organization, assisting in the capture of international resources and the multiplication of positive actions. There are three major axes in which the BRDE Green Bank should show results from 2023:

I. Mitigation of the environmental impact generated in the operational activities of BRDE

II. Promotion of socio-environmental and climate projects through financial support from the Green and Equality Fund

III. Promotion of socio-environmental and climate projects through credit operations

To achieve the objective of Axis I, actions are carried out that reduce or compensate the consumption of electricity and the emission of CO₂ in the premises of BRDE, as well as the adequate management of the waste generated in the execution of the Bank's operational activities in each dependence. In addition, the initiatives involve: incorporating technological solutions that can improve governance; promoting the improvement of purchasing processes and contracting of services to include environmental and climate issues; considering sustainable building standards and best practices in relation to existing or future built structures; valuing and promoting appropriate environmental and climate management actions in the network of customers and suppliers, as well as among other stakeholders.

The activities of Green Bank BRDE in financial support (Axis II) and credit (Axis III) will be guided by projects linked to the following themes:

- I. Sustainability and water protection;**
- II. Pollution prevention and control;**
- III. Protection and restoration of biodiversity;**
- IV. Mitigations and adaptations to climate change;**
- V. Transition to a circular economy;**
- VI. Resilient and sustainable agriculture;**
- VII. Equity and economic and citizen inclusion.**

The main business of a bank is credit, but in addition to credit BRDE has always been alongside entrepreneurship through the participation in Investment Funds or through institutional support with civil society entities and governments. However, it was necessary to create another line of action, capable of covering another set of initiatives, lacking resources, with a high social and environmental impact, but not yet empowered to credit. The Green and Equality Fund is the open opportunity for financial support for such initiatives

BRDE has a financial support instrument for projects that will be selected and awarded for the exemplary and relevance in its social and environmental purpose. The Fund will value actions that respond to the challenges of sustainability in rural production and urban space, including organic production, protection of biodiversity and water, circular economy and waste utilization, forecasting and control of pollution and climate effects. In addition to these, activities will also be considered that seek the economic inclusion of populations in situations of vulnerability or social risk, low income, precarious or informal work, including the valorization of traditional communities, such as quilombolas and indigenous peoples, family producers and the popular and solidarity economy.

BRDE hopes to bring together other institutions to expand the application of resources in the Green and Equality Fund, with responsibility, exemplarity and social and environmental purpose, without necessarily achieving financial return.

Below, we present some of the actions implemented by BRDE in 2022.

BRDE launches credit program aimed at race equality, gender and reduction of inequalities

In order to align with the efforts to change the scenario of historical social inequalities in Brazil, BRDE created a specific credit program aimed at race and gender equality.

Through the BRDE Equality Program, the Bank offers funding mechanisms to promote social development and support entrepreneurship as a way to reduce race and color inequalities. Populations in situations of vulnerability or social risk, low income, precarious or informal work, in clippings of race and gender, including the valorization of traditional communities, such as quilombolas and indigenous peoples, constitute the target audience of the program.

The initiative reinforces BRDE's commitment to the ESG agenda and brings closer operations with international partners in favor of Agenda 2030. Specific credit actions are aimed at microcredit beneficiaries, provided that they establish gender and race clippings with benefits to small entrepreneurial initiatives.

To this end, BRDE intends to act with the partnership of credit cooperatives and Civil Society Organizations of Public Interest (OCIPs) as a measure that enables the financing of lower values (microcredit) for a greater number of clients.

BRDE electric car

BRDE received an electric car (Renault Zoe model) from the Come Paraná program, a result of the partnership established for the development of technological solutions in mobility among the State Government, the Brazilian Agency for Industrial Development (ABDI) and the Itaipu Technological Park Foundation (FPTI).

The use of the vehicle is one of the practical measures adopted in the so-called green behavior of BRDE, with the objective of compensating the emission of greenhouse gases. To complement, BRDE installed the charging point of the electric car and the signaling panel on the premises of the Paraná Agency.



Presentation of the electric car in front of the Cultural Space BRDE – Palacete dos Leões

Photovoltaic power system at the Paraná Agency

At the end of this year, BRDE hired the company responsible for the implementation of the photovoltaic power system at the Paraná Agency, scheduled for the beginning of 2023. The photovoltaic power generation project aims to produce 168,786 kWh/year. The system will be deployed in the coverage of the Administrative Building of the Agency, in an area of approximately 1,100 m², comprising the installation of 230 photovoltaic panels. The estimated energy generation is expected to reduce the consumption of the Agency's public network by 30% to 40% and has an estimated return of between nine and ten years.

TAX INCENTIVES

As an agent of social, economic and cultural development in the region where it operates, BRDE has, as a policy, support, through the laws of tax incentives, different social projects, sport, culture and health. The initiative is part of its Social, Environmental and Climate Responsibility Policy (PRSAC), and of the commitment made to the Sustainable Development Goals (SDGs), applying, in Rio Grande do Sul, Santa Catarina and Paraná, directly, resources that were previously destined to federal taxes.

BRDE generates value from the point of view of the people directly benefited, especially when it works in projects of high social reach, as it has been done continuously. This is manifested, in particular, in the support of vulnerable children and adolescents, in the reception and health of the elderly, in the health and integration of the disabled person, in the sports for the disabled and in the inclusive sport, in the art and culture for all, and also in the strengthening of the various social entities involved.

In parallel, the Bank generates value from the internal point of view, stimulating the sense of community and fraternity, adding several colleagues in intense actions that add to the daily activities, already elevated at the end of the year, strengthening our performance before the community.

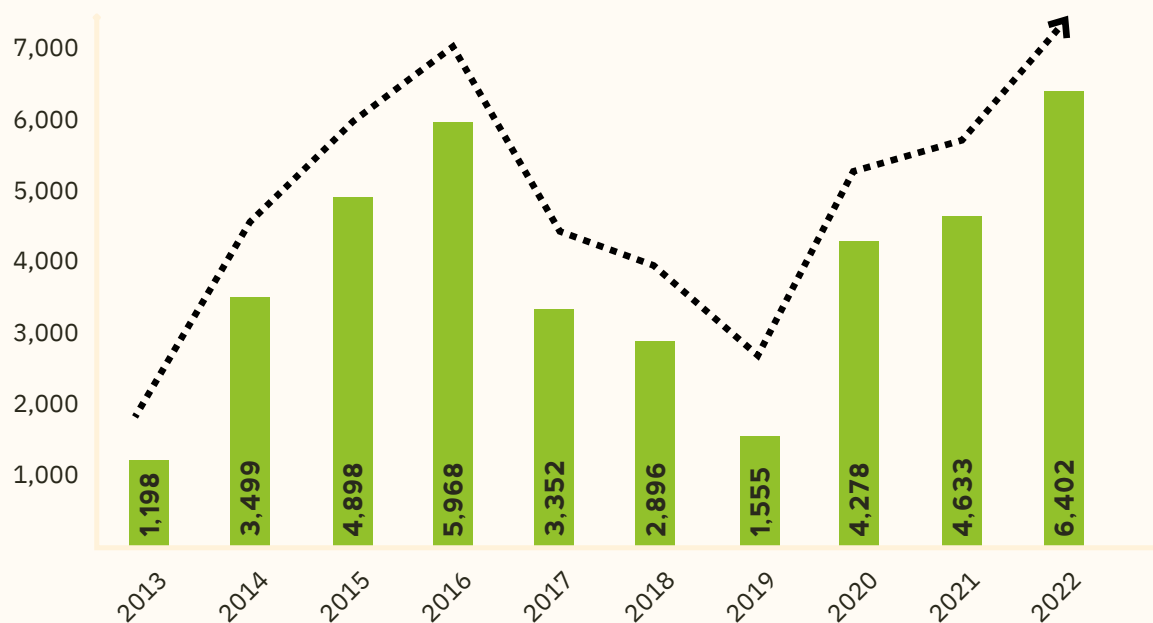
In 2022, the Bank published a notice through the Incentives Portal, made available on the BRDE website, with the purpose of selecting projects approved for fundraising via Childhood and Adolescence Funds, Statute and National Fund of the Elderly, Law of Incentive to Sport, Audiovisual Law and Culture Incentive Law (Rouanet Law). The public selection of projects for financial support observed, among other aspects, the geographic diversification, thematic and the institutions benefited, the adequacy of the proposals to the BRDE guidelines and, in particular, to its PRSAC and its Annual Communication Plan. The prior analysis of the merits of the proposals for all incentive laws was carried out by means of a committee composed of three representatives of each of the agencies, one of which at least was chosen among employees of the career.

This year, 452 projects were enrolled, 435 of which followed for the analysis of merit. At the end of the process, 102 social, sports and cultural projects were selected in several locations throughout the South Region, involving a work of about 20 employees from various sectors of the Bank. The amount supported reached a record of BRL 6.3 million, and was also distributed among the three states.

The complete list of selected projects, with their respective values, can be accessed on the BRDE website: <https://www.brde.com.br/incentivos-fiscais/>

In the last ten years, the amount invested by the Bank in the South Region through the tax waiver mechanisms has exceeded the mark of BRL 38.7 million, according to the following chart:

Values aimed to Projects of Fiscal Incentives by BRDE - BRL thousand



Next, we highlight some projects executed throughout 2022 with support from BRDE.

Culture Incentive Law

Young Orchestra RS

BRDE supported the Young Orchestra of Rio Grande do Sul in the holding of permanent workshops for musicalization and symphonic concert practice for children and young people from low-income families of Grande Porto Alegre, Brazil, in addition to the season of official concerts of the period and online educational concerts for public schools. The target audience of the project consists of children and young people between 10 and 24 years old, in situations of vulnerability and enrolled in the education network.

Nine official concerts were held in face-to-face and online formats in the theaters of Santa Casa and Pão dos Pobres Foundation. This season, 164 students benefited from the workshops, individual instrument classes and concert practice.

Also acquired were 35 musical bookshelves, as well as violin and viola accessories, a flute, a clarinet, a trumpet, thirty baroque flutes and a harp.

Circuit of Children's Cinema SC

The Children's Cinema Circuit is a project that aims to bring Brazilian children's cinema to the children of municipalities that have few options of cultural activities for this public. With the encouragement of BRDE, the circuit of Children's Cinema got another DVD containing 6 Brazilian short films with original versions, Libras and audio description. This DVD was distributed in conjunction with the first DVD produced by the circuit during the Forum of Cultural Managers that took place in Ibirama, Santa Catarina. Around 300 DVDs were distributed at the time. Cultural managers have committed themselves to holding free sessions for children in their cities.

With this type of initiative, the project extends the scope of the Children's Cinema Show, carried out in Florianópolis, bringing the cinema to the children of the surrounding cities that do not always have access to the national cinema of quality and adequate to their age group, and also increasing the audience of children's short films.

Childhood and Adolescence Funding

Chasing Dreams Phase 2

BRDE supported the continuity of the project Chasing Dreams – Phase 2 in Vila das Torres, a region that presents one of the worst human development indexes of Curitiba, Paraná. In this stage, through education, art and culture, sport and leisure, interdisciplinary services in the areas of psychology, pedagogy, social service, art therapy and yoga therapy, the protagonism, citizenship, the strengthening of family and community bonds are worked. The activities present in the project, as well as the services offered, provide a welcoming environment that promotes interaction and social inclusion; the development of potentialities and skills and the appreciation of diversity.

The initiative is carried out by the organization Passos da Criança, located in Vila das Torres, through a qualified multidisciplinary team with adequate resources and materials. All project activities are free for direct and indirect users, impacting the lives of 60 children and adolescents from 44 families, totaling 256 people in the community.

Beyond the Black Board

The Associação Franciscana de Educação ao Cidadão Especial (AFECE), based in Curitiba, Paraná, received funds from the tax incentives laws of BRDE.

The institution, founded in 1967, provides assistance to parents of children with intellectual disabilities who do not have the financial resources and the necessary instruction to deal with this challenge. Currently, AFECE serves around 225 disabled citizens daily, including children, young people and adults.

The project supported, Beyond the Black Board, aims to qualify the care and guarantee the quality of life for children and adolescents with high specificity intellectual disabilities through access to social assistance, health and inclusive education. The financial resources provided were intended for expenses with consumables, permanent material, payment of third-party services and payroll of professionals who work in health care and education.

National Fund of the Elderly

Santa Casa de Misericórdia of Pelotas

A reference in the southern half of Rio Grande do Sul and with more than 175 years of experience, the Santa Casa de Misericórdia of Pelotas welcomes patients from a region that comprises about one million people. With 320 beds, the unit, inaugurated in 1847, meets the complexities of nephrology, oncology, cardiology, urology, neurosurgery and adult and pediatric traumatology. This year, the hospital was supported by BRDE, through the incentive laws.

With the contribution of funds from the Bank, Santa Casa Pelotense acquired items for the area of pediatrics, such as electric bed, monitors for surgeries, furniture and equipment intended for the care of children. On the other hand, for the hospital's SUS hospitalization ward (occupied 60% by the elderly), hospital chairs, physiotherapy equipment, support tables, pressure devices and bath chairs were purchased. The institution has a team of qualified professionals, such as nurses, doctors, nursing technicians, people who provide administrative and logistical support. In all, there are about a thousand employees.

Lar das Vovozinhas Rest Home of Ponta Grossa

BRDE supported two projects carried out in Lar das Vovozinhas Balbina Branco, in Ponta Grossa, Paraná. The institution, belonging to the Sociedade Espírita Francisco de Assis de Amparo aos Necessitados, has been operating since 1961 welcoming elderly people in situations of social vulnerability and ensuring their full protection.

The resources were destined to the acquisition of mattresses and trousseau for use by the residents of the home, replacing worn products by use. Bath chairs were also purchased, an important piece of equipment for comfort for elderly and patients in situations of physical fragility.

Law of Incentive to Sport

Eco-friendly Board

The Eco-friendly Board Project aims to promote the sports practice of surfing and stand-up paddle among four thousand students of the public school network of ten cities of Brazil, and involve local communities in the search for a healthier lifestyle through sport. The entity responsible for the initiative is the Eco Garopaba Association, established in 2012 and headquartered in Garopaba, Santa Catarina.

Through the project, children and adolescents are aware of the importance of practicing the sport and learn how to create their own board through recycled pet bottles. The initiative has the participation of six volunteers, who hold lectures, workshops, beach cleaning and project management accounting.

ABC of the Ball with the Girls

The project, led by the South Brazilian Women's Football League, includes the development of a nucleus covering the municipalities of Barra do Ribeiro, Eldorado do Sul and Guaíba, in Rio Grande do Sul, Brazil. For regular sports practice of the exclusive Field Soccer modality for girls in the age group between 10 and 17 years.

The ABC of the Ball with the Girls began its activities in 2013, with the creation of the League, and seeks to develop and transform people, generating more health, more balance and quality of life, uniting the community.

Classes are held twice a week for five classes with 20 children/adolescents each, in a total of 100 children/adolescents attended, and at least 50% students from the public-school network of the beneficiary cities.

National Program to Support the Health Care of Persons with Disabilities (PRONAS)

Train to Qualify and Requalify

The Association of Parents and Friends of the Exceptional (APAE) of Jaraguá do Sul, Santa Catarina, was supported by BRDE, through tax incentives, in the project that includes the training of 66 professionals of its multidisciplinary team, in the areas of physiotherapy, speech therapy, psychology, occupational therapy, neurology, social service and pedagogy. The training aims to improve differential diagnosis (evaluation) and meet the demands of users who present the diagnosis of Autistic Spectrum Disorder (ASD), Global Development Delay (AGD) and Intellectual Disability (DI) and/or Multiple.

APAE of Jaraguá do Sul is a charitable civil association that also serves the municipalities of Corupá and Schroeder. It was founded in 1973, with operations in the areas of social assistance, education and health, with the commitment to offer services, programs, projects and quality benefits that guarantee the opportunity of conviviality to strengthen family and social ties.

CULTURE

8th BRDE Literary Exhibition

BRDE held the 8th edition of its Literary Exhibition. The initiative aims to disseminate, to the internal and external public, artistic productions, such as poetry and chronicles, created by retired employees and assets of the Bank, as well as photographs and other forms of visual arts manifestation. For the third consecutive year, the initiative took place in online format.

This year's schedule brought a novelty: throughout the week the first testimonies of the BRDE Memory Project were presented, involving the agencies of Paraná, Santa Catarina and Rio Grande do Sul.



Cultural Space BRDE – Palacete dos Leões

Palacete dos Leões, home of the BRDE Cultural Space, completed 120 years of construction in 2022. This year, the historic building, which makes up the heritage under the Bank's responsibility, underwent external conservation works, such as the recovery of masonry coatings and the surface of external decorative elements, keeping the color identified as closer to what was originally applied to the Palacete.

Even during the works, the Palacete was open to the public with individual and collective exhibitions, guided tours, book launches and corporate events.

More information about the Palacete is available at <https://www.brde.com.br/palacete/>.

Cultural Space BRDE - Governador Celso Ramos

The Cultural Space BRDE – Governador Celso Ramos, located in the Santa Catarina Agency of the Bank, opened its doors again for cultural exhibitions, in August 2022, after two years of interruption due to the Covid-19 pandemic. This year, four exhibitions were held, bringing together works by plastic artists and painters. The exhibitions brought viewers again a sense of reconnection with the arts and culture. Aiming to promote this feeling increasingly to the public, especially to the younger public, the Cultural Space allowed the visitation of students, during the holding of the exhibitions, through previous scheduling with the educational institutions.

More information about the Cultural Space BRDE – Governador Celso Ramos is available at <https://www.brde.com.br/espacoculturalflorianopolis/>.

VOLUNTEERING

Solidarity action includes more than 60 families of outsourced companies

From a mobilization of BRDE employees working in Porto Alegre, another solidarity action was held in August. The initiative included employees of the outsourced companies that work with the Bank, benefiting more than 60 families with the donations.

Solidarity Christmas

BRDE annually organizes Solidarity Christmas in its premises, honoring those who contribute so much to the progress and well-being of the institution throughout the year. In this way, the Bank promoted, during the month of December, actions to give gifts to the team of outsourced employees.

BRDE carried out, in the respective agencies, the traditional delivery of gifts to the children and grandchildren of the outsourced. The initiative has the support of staff in the general framework, who in turn can choose to sponsor and give children a gift.

In parallel, the BRDE's employees collected resources and donations, and set up 154 Christmas baskets for outsourced employees of the agencies of Porto Alegre, Florianópolis and Curitiba.

Voices of the Pandemic

The COVID-19 pandemic has affected all humanity, but it has disproportionately affected people and populations who experience contexts of greater vulnerability, inequality and social deprotection. The documentary "Voices of the Pandemic" carried out by the Human Rights Center of the Pontifical Catholic University of Paraná (PUCPR), with the support of BRDE, addresses the consequences of the pandemic in the communities, also showing how the projects carried out by the Nucleus helped the population of the neighborhoods Cachimba and Borda do Campo in face with the difficulties. A contribution of BRDE was the Collaborative Social Map, which identifies the network of public services of Social Assistance, civil society actions and campaigns in the context of the COVID-19 pandemic, in the cities of Curitiba, São José dos Pinhais and Araucária.

The documentary is available at the link https://www.youtube.com/watch?v=QIWf_vTXfDU.

Santa Catarina Agency conducts clothing collection campaign for philanthropic institution

To further strengthen its commitment to solidarity, the BRDE Agency of Santa Catarina held a campaign to collect clothes. The objective of the initiative was to support one of the philanthropic institutions located in Santa Catarina and thus provide greater comfort and well-being to those who need it.

The choice of the institution was under the responsibility of the employees, who, in addition to contributing with the donations, could suggest entities. The vote defined the Rest Home Irmão Joaquim, located in the center of Florianópolis, as the institution that received the help.

9

**Who makes
BRDE**

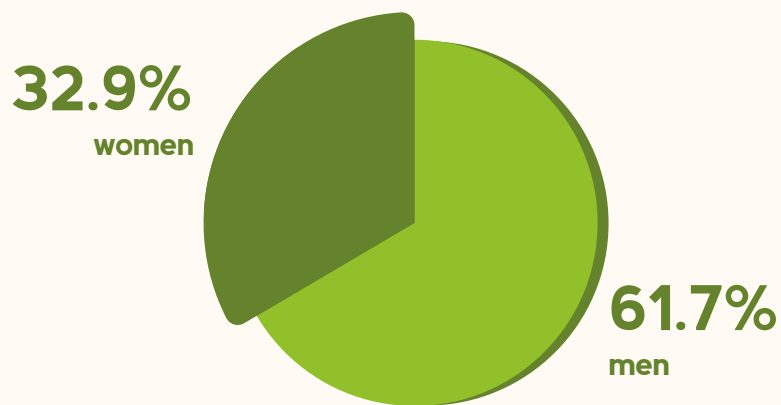
PROFILE OF EMPLOYEES

The BRDE, over these 61 years, has always had trained professionals engaged in the development of the region of operation. Different generations of employees passed through the Bank, which, due to its organizational culture, maintained the technical level and commitment necessary for the constant work of the institution.

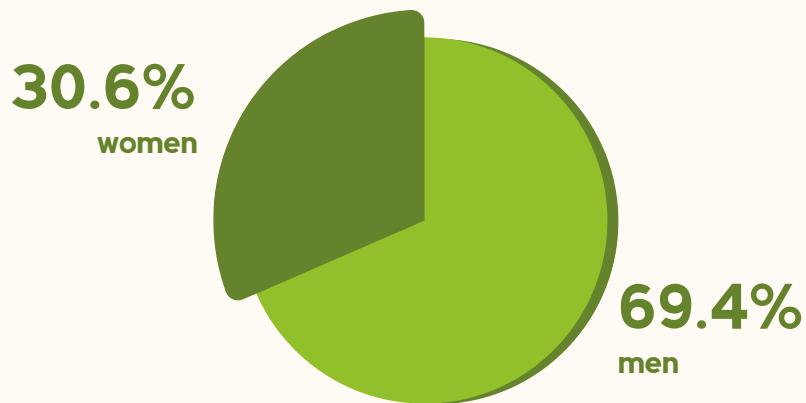
The BRDE technical team is admitted by public tender and contracted under the Labor Laws Consolidation (CLT) regime. At the end of 2022, the technical staff was composed of 446 employees, of which 417 career and 29 office employees, the latter linked to the mandate of the Board. The leadership and management positions at the end of the year were occupied by 98 career employees.

Gender distribution is joint when verified in the comparison between the total number of employees and those who occupy leadership positions.

Employees profile by gender (%):

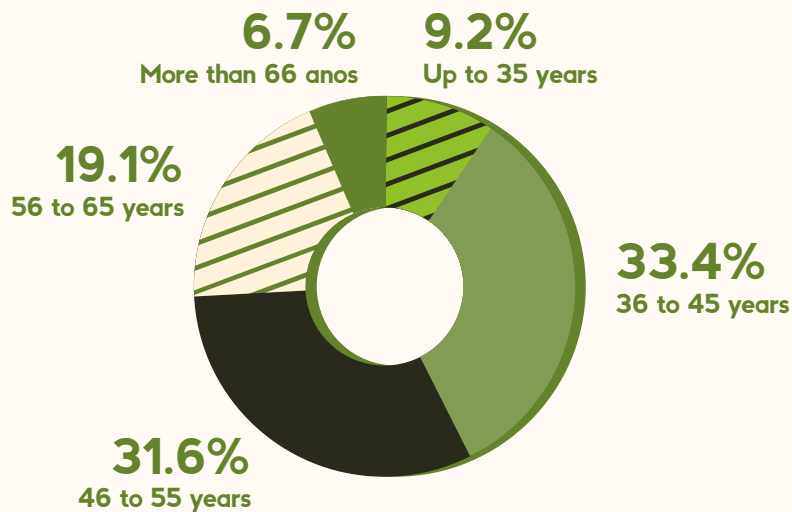


Gender-gratified function occupation (%):



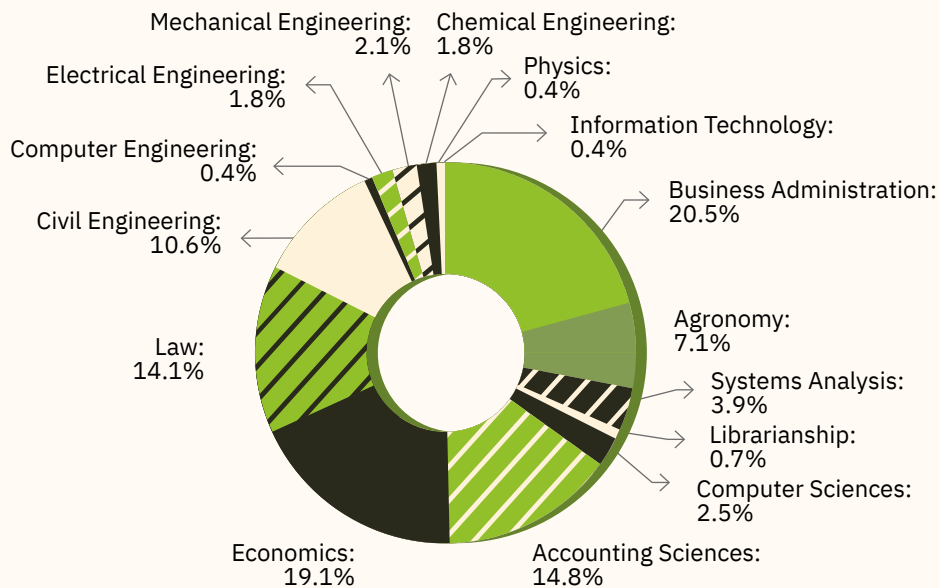
Among the Bank's employees, one third is in the age group between 36 and 45 years, with the average age equal to 48.7 years.

Age range:



Positions with higher level requirements constitute the majority among BRDE career employees, corresponding to 68%. The main graduates are Business Administration, Economics, Accounting, Law and Engineering, which demonstrates the multidisciplinary character of BRDE teams. The Bank also has employees in high-level demanding positions – administrative assistants, administrative auxiliaries and programmers. Still in its staff, there are errand boys, janitors, receptionists, drivers and computer operators.

Professional degree (%):



New public tender

BRDE published in December the public tender notice for the upper and high education, for the supply of open positions in the staff and reserve register. The selection process and the start of the convocation of approved candidates should take place next year.

Interns

BRDE, through its Internship Program, provides the opportunity to complement regular education to students of upper or professional high school education. The action includes professional experiences and development actions, as well as technical, cultural and human and professional relationship improvement.

Among the actions carried out in 2022, we highlight the dynamics with groups of interns from Santa Catarina, coordinated by the psychologist of BRDE, exclusive visits for interns groups from Paraná, with the participation of the respective artist in exhibitions at the Palacete dos Leões Cultural

Space, organized conversations with Bank employees who were also interns, talking about their professional experiences, as well as training conducted for interns working in Porto Alegre on the BRDE Internship Program, the Bank's business model and its governance.

Internships are offered in the areas of Economics, Accounting, Administration, Law, Civil Engineering, Agronomy, Information Technology, Journalism, Librarianship, among others. At the end of 2022, BRDE had 116 interns, 32 men and 84 women.

Young Apprentices

Since its creation in 2014, the BRDE Young Apprentice Program aims to promote the professionalization of youth and contribute to the social and professional development of the student. This first professional experience has theoretical and practical activities developed in the work environment. At the end of 2022, BRDE had 11 interns, being two men and nine women.

Remuneration and Benefits

The BRDE salary policy adopts the conditions established annually by the Collective Convention of the category of banking, considering division of the category, participation in profits, half-yearly gratuities, food and meal stipends, 13th salary, food vouchers and transport voucher.

The remuneration of BRDE administrators was established in Resolution number 2.606 of 2019, which deals with the rules, guidelines and method of measuring and paying fixed and variable remuneration to the Bank administrators. The standard is applied to members of the Board of Directors, Audit Committee and Fiscal Council. The salary table for career and office employees is available on the BRDE website on the Transparency Portal (<https://www.brde.com.br/transparencia/sobre-o-portal/>).

Whereas the benefit plan helps employees and dependents, covering health care programs, including dental, childcare and food. BRDE is also a participant in the Citizen Company Program, providing the extension of maternity leave in 60 days (totaling 180 days) and paternity leave in 15 days (totaling 20 days) in cases of both birth and adoption.

The Bank also offers, in its facilities, the service of occupational medicine, whose duties are to perform skills, monitor the control of absences to work motivated by health issues, perform medical examinations admitting, dismissal, periodic and return to work. BRDE also provides the provision of psychological monitoring service by an Organizational Psychologist.

BRDE's employees can join the complementary pension of the BRDE Foundation for Supplementary Pension (ISBRE), aimed at offering supplementation to the benefits granted by the Official Pension, through retirement, sickness and pension.

Performance Evaluation by Skills and Results

The process for assessing and comparing employee performance is carried out through the evaluation of previously defined competencies. Among the objectives of the Evaluation Program are the establishment of conditions for the full demonstration and development of the skills of professionals, the orientation of the professional and the creation of a culture of collective engagement among employees to achieve the strategic goals of BRDE. From the evaluation carried out every six months, the employee receives a score which allows, as established, his or her promotion by merit.

Professional and Personal Development

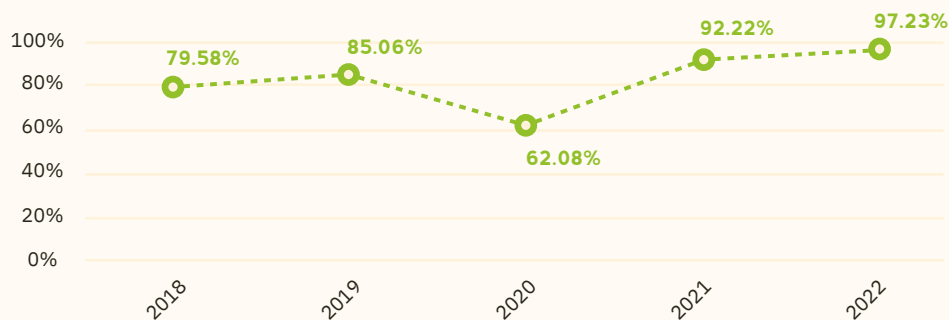
Human resources training and development activities are strategic priorities of BRDE. In 2022, the Bank executed its Training and Development Plan addressing the training within five thematic focuses: legal requirements, business – concession/recovery, business support, information technology, strategic and/or behavioral. The objectives of these activities were: to allow BRDE to consolidate its position as a governmental instrument for the promotion of economic and social development; to ensure the development of human skills necessary for the efficient performance of the Bank; to provide employees with the technical training necessary for the execution of their functions; and provide opportunities for the continuous personal and professional development of employees.

In this context, we highlight the accomplishment of 349 trainings, between open and closed, equivalent to 18,934 hours of training throughout 2022. These initiatives involved 442 employees in various areas of the Bank, which represents 97.23% of the total employees. On average, each employee participated in 20 trainings this year.

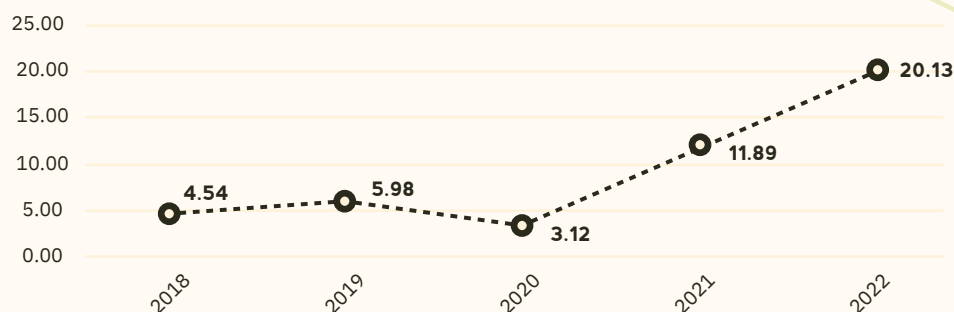
In 2022, we consolidated the format of online training, synchronously or asynchronously, and returned to the face-to-face format in some training events.

In the following charts, we highlight the percentage of trained employees, the average training per trained employee and the total number of training hours in the last five years.

Percentage of trained employees:



Average training per trained employee:



BRDE Explains

In November, the Bank launched the BRDE Explains Program. The main objective of the initiative is to transform BRDE employees into content generators, conducting mini lectures and taking this knowledge to the external public. The content of the first 16 videos is available on the official BRDE channel on YouTube (<https://www.youtube.com/brdeoficial>), in a custom playlist.

This action leads to an ease of communication flow among the Bank, employees, financial market and society.

Proposals approved by the Bank of Ideas and Projects are Implemented by BRDE

BRDE launched the Bank of Ideas and Projects (BIP) at the end of 2021. The main objective of BIP is to welcome and implement ideas from employees, interns and apprentices of the Bank that are related to products and services, administrative routines and the UN Sustainable Development Goals. Since the beginning of the Project, 14 proposals submitted by 10 employees of the Bank were analyzed. In 2022, two ideas were selected and started to be implemented in this first cycle of the Bank of Ideas and Projects.

The winning proposal, by employee Zulmar Faustino, comprises a calculation simulator to be used by BRDE's affiliated institutions in their credit operations. The other award-winning idea, from the collaborator Lisiane Astarita, refers to the execution of strategic projects of the Bank within a specific platform, with control of registered deadlines and deliveries, assigned responsibilities and consolidated documentation.

All BIP's participants receive a gift for their collaboration, regardless of whether the proposal is selected or not. The two selected projects received a special award, delivered by the Board of Directors of their dependence and by the member of the BIP Committee.



CEO of BRDE Wilson Bley Lipski, Director of BRDE Luiz Carlos Borges da Silveira, Planning Manager Lisiane Astarita and Project Analyst Simone Camargo.

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Superintendent of Risk Management, Internal

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ADDRESSES OF AGENCIES

GENERAL DIRECTION

155 Uruguai St, 4th floor,
Porto Alegre, RS- 90010-140
+55 (51) 3215-5000 brde@brde.com.br

RIO GRANDE DO SUL AGENCY

155 Uruguai St, Ground floor,
Porto Alegre, RS - 90010-140
+55 (51) 3215-5211 brders@brde.com.br

SANTA CATARINA AGENCY

617 Hercílio Luz Ave,
Florianópolis, SC - 88020-000
+55 (48) 3221-8000 brdesc@brde.com.br

PARANÁ AGENCY

570 João Gualberto Ave,
Curitiba, PR - 80030-900
+55 (41) 3219-8000 brdepr@brde.com.br

PUBLISHING VENUES

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FOR SERRA GAÚCHA REGION (RS)

1134 Ítalo Victor Bersani St – CIC
Caxias do Sul – CEP 95050-520
+55 (54) 3218-8044 brde.caxias@brde.com.br

PUBLISHING VENUE

FOR PLANALTO REGION (RS)

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+55 (54) 3311-6837 brdepf@brde.com.br

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Henio Romagnoli Square – Casa do Empreendedor
Umuarama – I Zone – Umuarama – CEP 87503-200
+55 (44) 3621-4141 brdepr@brde.com.br

REPRESENTATION OFFICE

RIO DE JANEIRO OFFICE

181 Rio Branco Ave – 3504 Room – Centro
Rio de Janeiro – CEP 21040-007
+55 (21) 2524-7426/ 2524-5515 brderj@brde.com.br

DIVULGATION OFFICE

MATO GROSSO DO SUL (MS)

5723 Afonso Pena Ave – 405 Room – Santa Fé
Campo Grande – CEP 79031-010
+55 (67) 3382-2660 brdems@brde.com.br

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