

COMMITTEE OF RISKS AND CAPITAL INTERNAL REGULATION

Chapter I – Object

Art. 1. This Internal Regulation rules the operation of the Committee of Risks and Capital (Coris or Committee) in compliance with Banco do Brasil's Bylaws, the Board of Directors' decisions, current legislation and the good corporate governance practices.

Chapter II - Concepts, Composition and Duties

Art. 2. The Coris is a collegiate body that reports to the Board of Directors and is intended to assist that Board regarding the exercise of its duties related to management of risks and capital, in a unified manner, for the institutions that are part of the Prudential Conglomerate of Banco do Brasil.

Art. 3. The Coris works permanently, pursuant to the prerogatives, duties and charges provided for in the applicable laws and regulation, composed of at least three and not more than five members holding 2-year term of office, being allowed up to three consecutive reelections.

Paragraph 1 - The Committee members will be elected and dismissed by the Board of Directors in compliance with the following rules, in addition the minimum conditions of eligibility and the prohibitions for the exercise of the function set out in the Bank's Appointment and Succession Policy and in the applicable rules and in the Banco do Brasil's Bylaws:

- I.** four members will be selected by the Board of Directors' members appointed by the Federal Government;
- II.** one member will be selected by the Board of Directors' members elected by the minority shareholders;

Paragraph 2 - The Committee shall be composed, for the most part, of members who meet the following requirements, in addition to the provisions of paragraph 1 this article:

- a)** Hold university degree;
- b)** Have proven knowledge and experience in the Committee's field of action;
- c)** Be not a member of the Executive Board of Banco do Brasil or of any of its Affiliated Companies;
- d)** Be not an employee of Banco do Brasil;
- e)** Have not been a Banco do Brasil's employee for the last six months;

- f) Be not a spouse or relative in direct line, collateral line and by affinity, until second kindred, of the individuals mentioned in subparagraphs “d” and “e” above;
- g) be not part of judicial procedure against Banco do Brasil or any of its Affiliated Companies;
- h) do not earn from Banco do Brasil any compensation other than that for the office as member of the Committee or of the Board of Directors.

Paragraph 3 - The role of Coris member is not delegable.

Paragraph 4 - At the end of their term of office, former Committee of Risks and Capital members are subject to the same impediments provided for by the Executive Board in paragraph 7 of article 24 of the Bylaws, observing with the paragraphs 8 to 13 of the same article.

Art. 4. The situations provided in article 13 of Banco do Brasil’s Bylaws constitute impediments to the performance of the roles of Committee’s member, as well as have been in the last six months, Risks Officer, Vice President of Internal Controls and Risks Management, or member of the Banco do Brasil’s Audit Committee.

Art. 5. Following are the responsibilities of Coris, addition to others provided for pertinent laws, applicable regulations and in the Banco do Brasil’s Bylaws:

- I. define the operational rules for its activities and submit them for approval by the Board of Directors;
- II. advise the Board of Directors regarding management of risks and capital, providing the Board with a broad and integrated view on the risks and their likely impacts;
- III. advise the Board of Directors identifying and regarding management of risks related to its relevant Affiliated Companies;
- IV. evaluate proposals to review the Risk Appetite Statement and the Capital Plan;
- V. evaluate the levels of appetite for risks fixed in the Risk Appetite Statement and the respective management strategies, considering risks individually and in an integrated way;
- VI. supervise the compliance by the Bank’s Executive Board with the terms of the Risk Appetite Statement;
- VII. evaluate the proposals on creation and review of policies and strategies related to the management of risks and capital;
- VIII. supervise the compliance with policies and strategies related to management of risks and capital;
- IX. evaluate the degree of compliance of the risks management structure’s processes with the policies related to management of risks and capital;
- X. supervise the work and performance of the Vice President of Internal Controls and Risks Management;

XI. evaluate and submit to the Board of Directors reports dealing with processes of management of risks and capital;

XII. at least on an annual basis, make recommendations to the Board of Directors about:

- a)** policies, strategies and limits of risks management;
- b)** policies and strategies of capital management that set procedures aimed to maintain the Reference Equity (RE), Level 1 and the Core Capital object of Resolution # 4.192 of March 1, 2013, at levels compatible with the incurred risks;
- c)** the stress tests program, according to the rule in force;
- d)** policies and strategies to manage the businesses continuity;
- e)** Liquidity Contingence Plan;
- f)** Capital Plan and Capital Contingence Plan;

XIII. get acquainted to the works carried out by the internal and external audits regarding management of risks and capital and the respective results;

XIV. keep records of deliberations and decisions;

XV. regularly inform the Board of Directors about the activities performed by the Committee;

XVI. comply with other duties established by the Board of Directors.

Sole paragraph - The Committee's members are fully independent to perform their duties and should keep the confidentiality of the information received.

Art. 6. The Committee shall prepare in annual basis, within ninety days as of the base date of December 31, a document called "Risks and Capital Committee's Report", containing at least the following information:

- I.** description of its composition;
- II.** report on the activities performed in the period;
- III.** main measures adopted to ensure compliance with policies related to management of risks and capital;
- IV.** description of the matters appreciated related to management of risks and capital and their implications to the bank and its stakeholders;

Paragraph 1 - The Committee shall make available to the Board of Directors the Report, for at least five years from its elaboration.

Paragraph 2 - The Coris Report will be signed by all of its members.

Art. 7. The Coris may, in the scope of the duties assigned to it, use the work of experts.

Paragraph 1 - The use of experts' work does not waive the Committee from its responsibilities.

Paragraph 2 - Banco do Brasil, in accordance with the competences and authority established, will adopt the necessary measures to meet the needs of the use of specialists identified by the Committee.

Art. 8. The Coris, at the request of any of your members, may ask clarification or information to the administrative bodies as required to perform its duties.

Art. 9. The Coris will have one Coordinator to be elected by the Board of Directors.

Paragraph 1 - The Coordinator, in addition to comply with the requirements set forth in article 3, paragraph 2, of these Regulation and, for the last six months, cannot have been the chair of the Board of Directors or any other advisory committee to the Board of Director of Banco do Brasil or of any of its Associated Companies.

Paragraph 2 - The Coordinator will be in charge of:

- I. calling and heading meetings;
- II. complying with and enforcing the provisions of this Regulation;
- III. approving the schedules and agendas of the meetings;
- IV. submitting to the Board of Directors and, whenever applicable, to other body or member of the Administration, the analyses, opinions and reports prepared by the Committee;
- V. inviting, on behalf of the Committee, the representatives of the Supervisory Board, of the Executive Board, of the Audit Committee and other eventual attendants to the meetings;
- VI. recommending complementary rules required for the smooth work of the Committee;
- VII. carrying out other acts of technical or administrative nature necessary to perform its duties;
- VIII. authorizing the analysis of matters not included in the meeting agenda;
- IX. promoting debate-friendly atmosphere.

Sole paragraph - In cases of absence or impediment of the Committee Coordinator, his attributions will be exercised by a substitute appointed by him.

Chapter III - Meetings and deliberations

Art. 10. The Coris will perform its activities mainly through work meetings convened by its Coordinator, to fulfill its tasks.

Art. 11. The Coris will meet with the majority of its members:

- I. ordinarily, at least twice a month on date, place and time established by the Coordinator;
- II. with the Supervisory Board, Board of Directors, Audit Committee and Corporate Sustainability Committee upon request of these bodies, to discuss

policies, practices and procedures, share information of common interest and coordinate activities relevant to their respective competences;

III. extraordinarily, convened by the coordinator, whenever any of the members deems it necessary, or upon request from Banco do Brasil's management.

Paragraph 1 - The Committee will record in the minutes the attendance and eventual absences of its members.

Paragraph 2 - The agenda of the meetings and the supporting documentation, whenever possible, will be made available in advance to the members of the Committee.

Paragraph 3 - The participation of the Committee in ordinary meetings of the Board of Directors demands the presence of:

a) its Coordinator or, in case of justified absence, of a substitute appointed by him;

b) all members, when requested by the Board of Directors, except for justified absences.

Paragraph 4 - The minutes of the meetings of the Committee shall be disclosed when requested by one of its members, except unless the Committee decides that the disclosure could put the legitimate interest of the Bank at risk.

Paragraph 5 - The following may be invited to attend the meetings of the Committee with no voting rights:

I. Members of the Board of Directors and of the other committees within the scope of the Board;

II. Members of the Executive Board of Directors;

III. Bank's employees;

IV. Specialists in the themes conducted by the Committee.

Conflict of interests

Art. 12. At the meetings of the Committee, the member who is not independent in relation to the matter under analysis must express his conflict of interest or private interest, withdrawing from the meeting and returning only after the discussion has ended.

Paragraph 1 - If the caput of this article is not observed, any other person present at the meeting, whether a member or not, may manifest the conflict, if they are aware of it.

Paragraph 2 - In the event of the established in paragraph 1 of this article, the Coordinator of the Coris or his substitute, after hearing the considerations of both parties, shall conduct the assessment, by the Committee, as to the existence, or not, of a conflict of interest.

Paragraph 3 - The result of the assessment referred to in the previous paragraph will be defined according to the opinion of the majority of Coris members. In the

event of a tie, the opinion of the Committee Coordinator or his substitute will prevail.

Paragraph 4 - If the Coris members manifest themselves for the existence of a conflict, the conflicted member shall withdraw from the meeting, as established in the caput of this article.

Paragraph 5 - The assessment process referred to in this article must be recorded in the minutes.

Paragraph 6 - When the indication of a conflict of interest involves the Committee Coordinator or his substitute, their functions and responsibilities, with respect to what is established in paragraphs 2 and 3 of this article, shall be exercised by a member designated by the Committee.

Art. 13. Decisions will be made by majority vote of the members of the Committee.

Sole paragraph - Any divergent opinions must be recorded in the minutes and reported to the Board of Directors.

Chapter IV - Secretariat and Advisory

Art. 14. The advisory, secretariat and administrative and logistical support will be provided by the Executive Secretariat, and is tasked with the following:

- I** - advise the Committee in technical aspects in the performance of its duties;
- II** - draft and distribute the meetings' agenda in the minimum advance defined by the Coordinator;
- III** - serve as secretary in the meetings;
- IV** - draft the meeting's minutes;
- V** - organize and safeguard the documents related to the activities performed by the Committee, observing the confidentiality of the information;
- VI** - perform other activities required to ensure the smooth operation of the Committee.

Sole paragraph - In the impossibility of holding a meeting of the Coris, the unit responsible for administrative support shall draw up a "Non-Accomplishment Term", containing the justifications.

Chapter V - General Provisions

Art. 15. The Committee members must promptly report to the Executive Secretariat any change to their Banco do Brasil's shareholder position. Such reporting must comply with conditions and means provided for by the Securities and Exchange Commission, and the conditions provided for in the Specific Policy of Negotiation with Securities Issued by Banco do Brasil S.A.

Art. 16. The Committee members, in addition to comply with the legal duties inherent to the office, must act according to high ethical standards, and comply with and foster the good practices of corporate governance, keeping strict

confidentiality about any relevant information related to Bank, while it is not officially disseminated to the market.

Art. 17. The compensation for the Committee's member, to be defined by the Board of Directors, will be compatible with the work plan approved by this last, provided that:

I. the remuneration of the Committee's members does not exceed the average fee received by the Officers;

II. in case of public servants, their remuneration for participation in the Committee will be subject to the provisions established in the pertinent legislation and regulation;

III. the member of the Risks and Capital Committee that is also a member of the Board of Directors must opt for the compensation relating to only one of the posts.

Art. 18. Any case related to this Regulation and not covered herein will be referred to the Board of Directors.

Approved by the Board of Directors on June 3rd, 2022.