BANCO DA AMAZÔNIA

Institutional Presentation

August 2024

Today's Presenters

	Luiz Lessa *Chief Executive Officer*	**Fábio Maeda** *CFO, CRO and IR Director*
Years of Experience	+39 years of experience 1 year at Banco da Amazônia	+18 years of experience 4 years at Banco da Amazônia
Previous Experience	BRASILSEG, PREVI, BANCO DO BRASIL	TITAN, TERNA
Education		USP

Source: Company Materials

BANCO DA AMAZÔNIA

Section 1

Company Overview

Defining Our Path Forward Through Mission, Vision, and Core Values

Mission

Developing a Sustainable Amazon with credit and effective solutions

Vision

To be the main development bank in Amazon, innovative with employees and solid results

Values

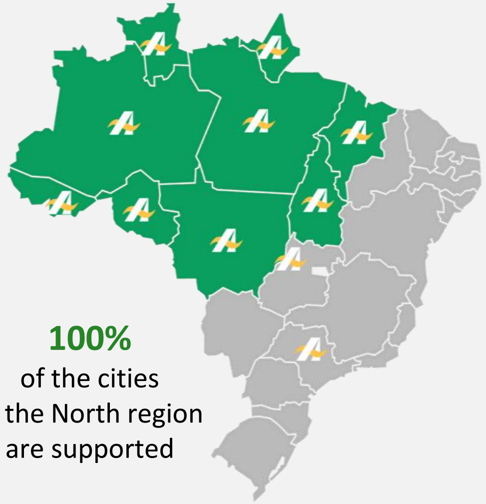
Tr **A** nsparency
M eritocracy
Mor **A** lity
Customer Valori **Z** ation
Resp **O** nsibility
In **N** ovation
D **I** versity
Sust **A** inability

Source: Company Materials

Banco da Amazônia at a Glance

Company Overview

- Banco da Amazônia operates as a regional development bank in Brazil, focusing primarily on the Amazon region
- It plays a crucial role in fostering economic development, sustainability, and social inclusion within this vast and ecologically significant area
- The bank generates value through various means, aligning its operations with the broader objectives of promoting regional growth, environmental preservation, and financial inclusion



100%
of the cities
in the North region
are supported

Operational Highlights

+2,900
Employees

+690,000
Clients

121
Total Branches

106
Traditional Branches

15
Business Branches

Digital channels via mobile and Internet Banking

82 Years
Experience in Amazônia Development

Main Bank
For the deployment of Public Policies

The Single Manager of the FNO
Fundo Constitucional de Financiamento do Norte

9.2% Market Share[1]
In the north region with clear room for growth

Source: Company Materials
Notes:
1. Regarding number of branches in the north region (1,041 total vs 96 BASA)

Long-Term History Supporting Regional Development

2000s-Current Acting towards the sustainable development of the Legal Amazônia, through the **expansion of the portfolio of products and effective solutions**

1990s Long-term financing for micro and small businesses, **resulting in job growth and income generation**

1980s-1990s Begins to act as **Manager of the Fundo Constitucional de Financiamento do Norte (FNO)** aiming at regional development

1960s Assumes the role of **financial agent for the public policies of the Federal Government** for the development of the Legal Amazon

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

1940s In 1942, the **Banco de Crédito da Borracha was founded**, in the middle of the world war, with the purpose of financing rubber production

Source: Company Materials

Banco da Amazônia Enters a New Era, Unprecedented Growth and Impact

Implementation of a Wide Operational Enhancement Plan …

1 Overhaul of Operational Processes

2 Credit Process Remodeling

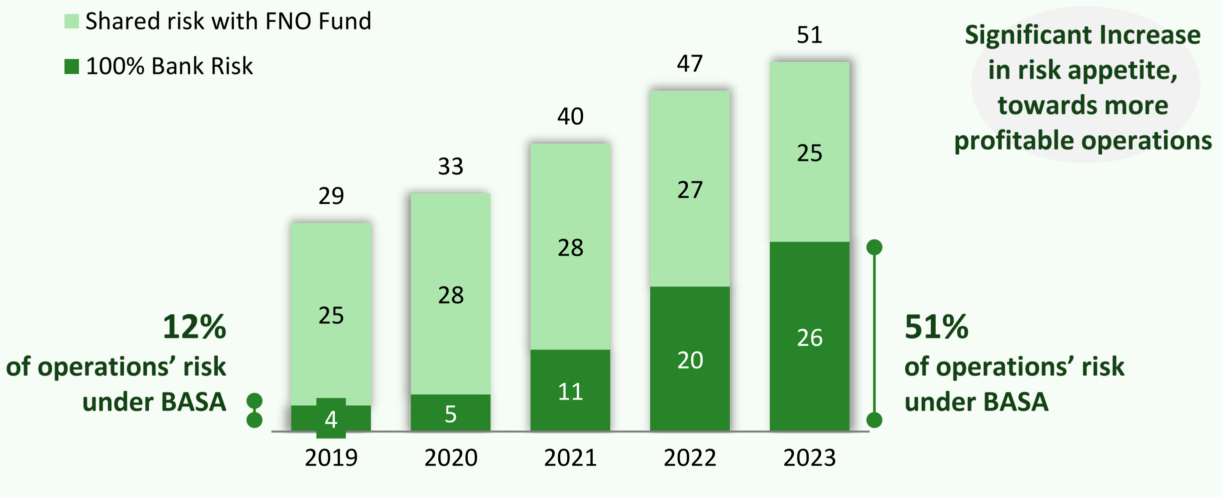
3 New Risk Management and Control Model

4 Expansion of Microfinance Units

5 Digitalization of the Client Journey

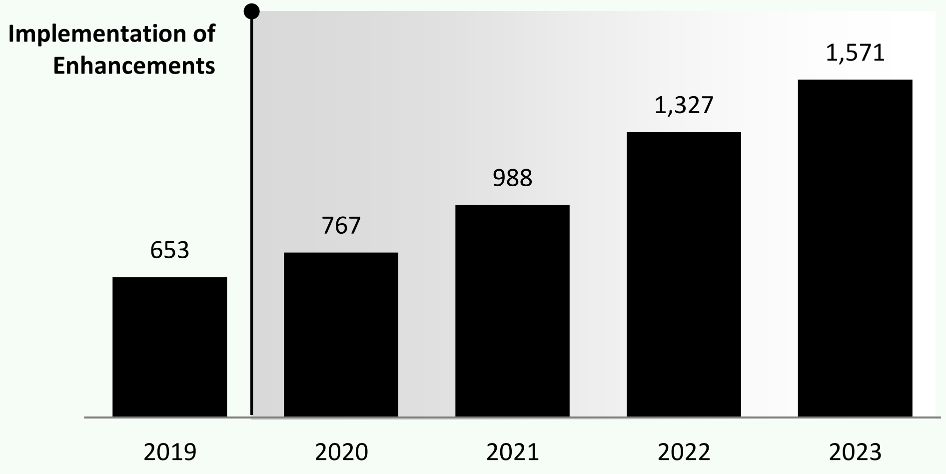
… Enabling Better Risk-Reward Proposition …

Credit Portfolio Breakdown by Risk Profile
R$bn



… Boosting the Revenue

Evolution of Del Credere Fee Revenue
R$ mm



Source: Company Materials

BANCO DA AMAZÔNIA

Section 2

Investment Highlights

Investment Highlights

Major Role Fostering the Development of the Amazon Region

Go-to Financial Agent For Projects in the Region

Driver of Positive Impacts for the Environment and the Communities

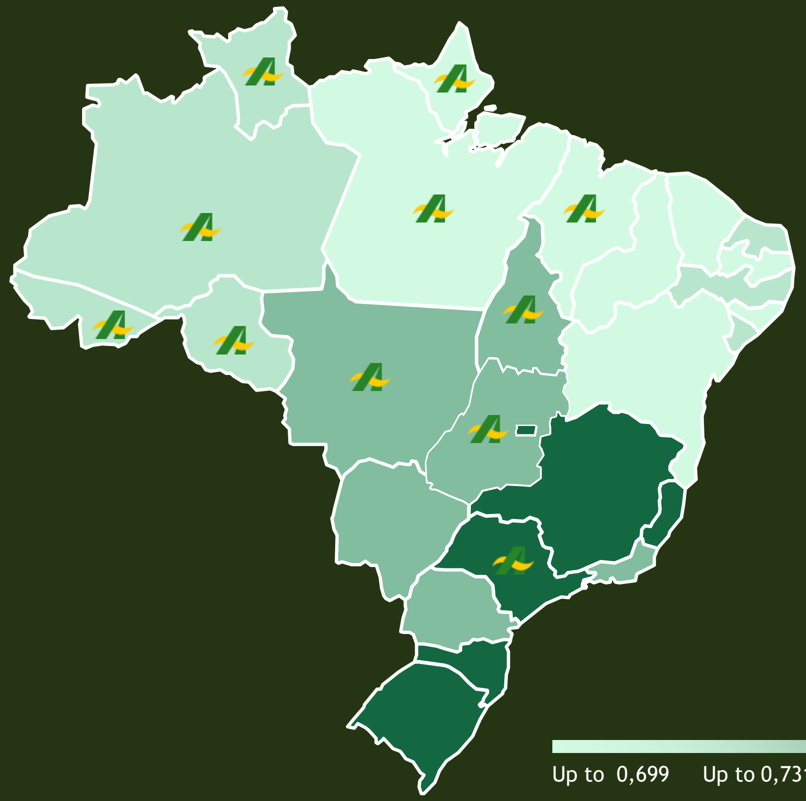
Sound Financial Performance Aligning Growth and Profitability

Broad Avenues Ensuring Long-Term Growth

Source: Company Materials

Major Role Fostering the Development of the Amazon Region …

Geographic Footprint



100%
of the cities in the North region served

HDI

Up to 0,699 | Up to 0,731 | Up to 0,771 | More than 0,771

Solutions Portfolio

- Financial Services and Products
- Development Financing
- Sustainability Initiatives
- Support for SMEs
- Community and Social Development

Source: Company Materials

… Creating Real Value for the Community Oriented by Sustainability-Focused Approach

Regional Economic Impacts[1] …

R$ 8.8 bn
GDP

R$ 0.8 bn
Taxes

R$ 3.7 bn
Wages

231.2 thousand
Stimulated Jobs

… Alongside a Wide Range of ESG Efforts

Banco da Amazônia's signing of entry into the Green Coalition

Banco da Amazônia received the certification "Selo Tesouro Verde"

Participation at COP 28 in Dubai

Participation in the Amazon Bio&TIC Expo in Manaus - AMB6

Source: Company Materials
Notes:
1. Data estimated by Banco da Amazônia in 2023

2

Go-to Financial Agent For Projects in the Region

Azulão Geração de Energia (SPE)

Financing for Jaguatirica and Azulão thermoelectric project in 2020

R$ 1,000mm

Contracted

RUMO Malha Central

Financing for the construction of Rumo's *Malha Central* in 2019

R$ 800mm

Contracted

Concessionária de Saneamento do Amapá - CSA

Financing for the concession of water distribution, sewage collection and treatment services

R$ 596mm

Contracted

Fazendão Ind. e Com. de Produtos Agropecuários

Financing for the construction of a soybean crushing plant in Barcarena-PA in 2022

R$ 74mm

Contracted

Leading the way in developments **across all Legal Amazon states**, providing top-tier investment projects

Financed **over $10 billion in more than 133 projects** in the last five years, fueling business growth

Expertise in **12 diverse industry segments**, catering to a wide range of business needs

Solid Track-Record Serving Local Businesses and Entrepreneurs

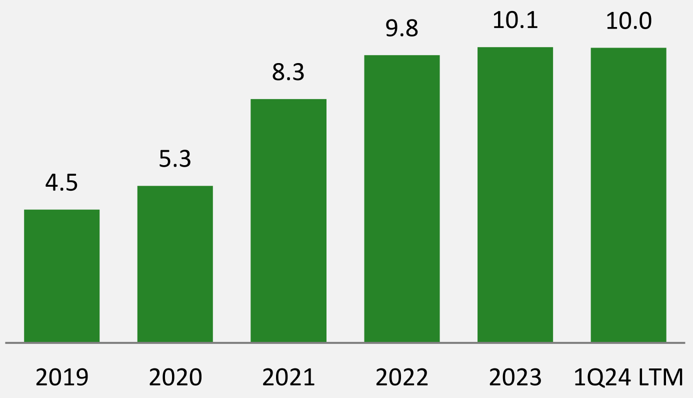
Vast Portfolio of Products for Different Customer Bases

Rural

Key Products

- FNO Amazônia Rural and Rural Verde
- PRONAF
- Giro Produtor Rural
- FNO Amazônia Empresarial | Tradicional and Verde
- Amazônia Giro Essencial and Giro Amazônia

Total Contracted Credit for Rural Clients
R$bn

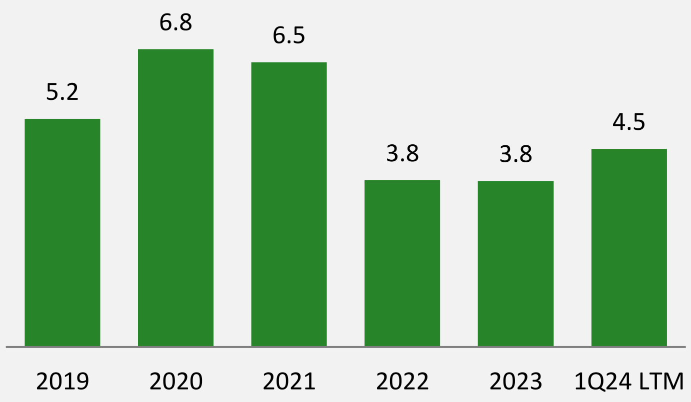


Non-Rural

Key Products

- Amazônia Florescer | MPO Urbano and MPO Rural (microcredit)
- Amazônia Consignação | Tradicional and INSS
- Amazônia Imposto de Renda, Pessoal and Salário
- Amazônia Salário Empregado

Total Contracted Credit for Non-Rural Clients
R$bn

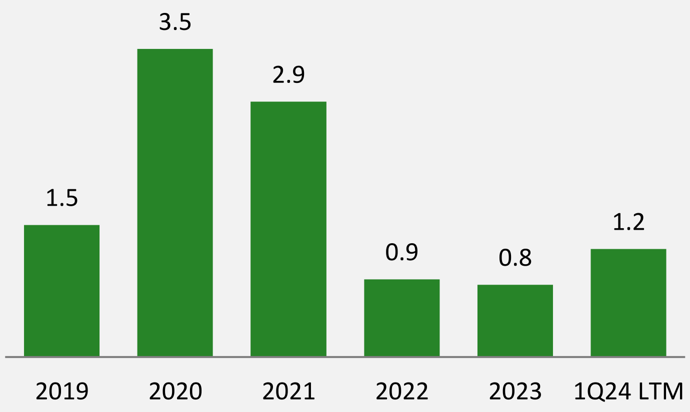


Infrastructure

Key Products

- FNO Amazônia Infraestrutura

Total Contracted Credit for Infrastructure
R$bn



Source: Company Materials

Driver of Positive Impacts for the Environment and the Communities

Banco da Amazônia plays a crucial role in the Amazon region, which is still considered an underdeveloped region

Facilitates Sustainable Development

The Bank provides financial support to initiatives aimed at conserving and preserving the Amazon rainforest, promoting sustainable agriculture and fostering eco-friendly practices

Empowers Local Communities

Through its funding and partnerships, the Bank empowers indigenous communities and local stakeholders

Drives Green Investments

By offering specialized financial products and services tailored to sustainable projects, the Bank incentivizes investments in projects that generate economic benefits for North region

Mitigates Deforestation

The Bank initiatives focus on reducing deforestation by supporting sustainable land and practices, contributing to the preservation of one of the world's most biodiverse ecosystems

Source: Company Materials

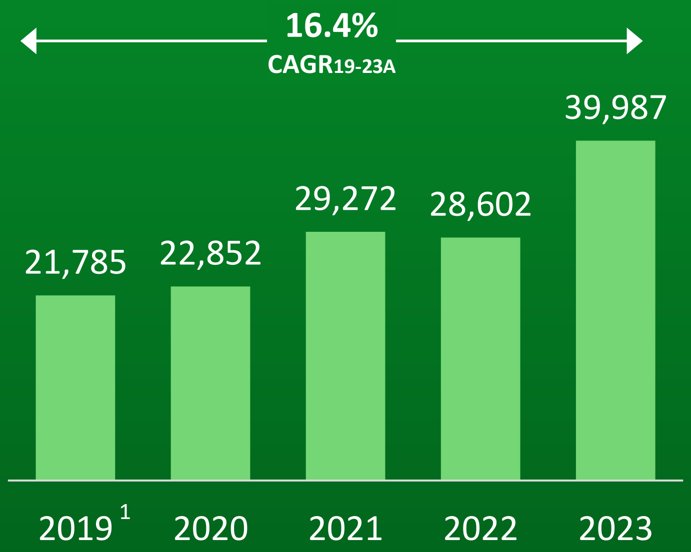
Internal Procedures Ensure Positive Impacts

Banco da Amazônia has been improving its socio-environmental analysis procedures

- The socio-environmental risk assessment of rural enterprises is done through one application developed by a partnership between Banco da Amazônia and partners
- The application enables online analysis with georeferencing of the property and compliance with the rules established with restrictive, conditional and informative criteria
- Exclusion List:

  - ✓ **Modern slavery**
  - ✓ **IBAMA's embargoed areas**
  - ✓ **Overlap with conservation areas**
  - ✓ **Overlap with indigenous areas**
  - ✓ **High conservation value**
  - ✓ **Status of the "Cadastro Ambiental Rural"**

Socio-Environmental Analysis Procedures



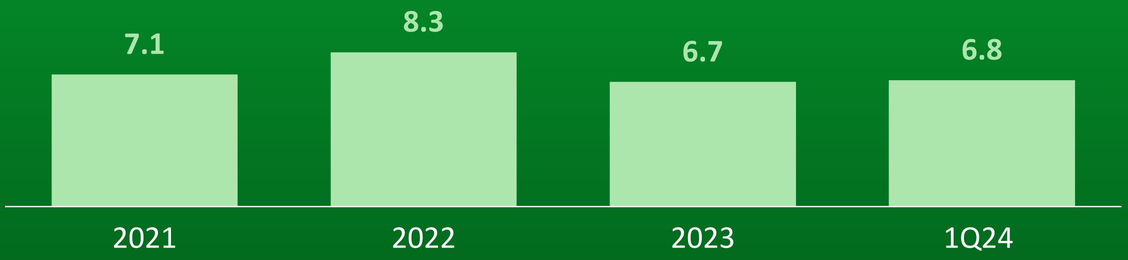
- In the last 4 years, the system has done **+140,000** socio-environmental analysis
- Comparing 2019[1] to 2023, the number of contracts analyzed increased **~85%**

Source: Company Materials
Note:
1. Considering pro forma figures, since the values available only consider the analyses carried out from May to December 2019, due to a change in the evaluation criteria of the analyses

3

Credit Lines for Sustainable Projects

Contracted Linhas Verdes (R$ bn)



In 2021, Banco da Amazônia structured **Linhas Verdes products for rural and non-rural operations**, through credit lines that finance the production cycle of individual and corporate customers who have socio-environmentally proven practices, including **indigenous peoples, *quilombolas*, etc**

Wide Portfolio of Linhas Verde Financing Products

- **FNO** Amazônia Empresarial Verde
- **FNO** Amazônia Rural Verde
- **Linhas Verdes** da Agricultura Familiar
- **FNO** Amazônia Infraestrutura Verde
- **FNO** Amazônia Empresarial Verde (Energia Fotovoltaica)

Signing of Linhas Verdes contracts in indigenous communities in Normandia, Roraima

Banco da Amazonia's Strategies

Transition from intensive to sustainable livestock farming

Shifting financing from intensive livestock farming to green livestock farming

Reducing carbon emissions

Directing credit to less polluting activities with less impact on the environment

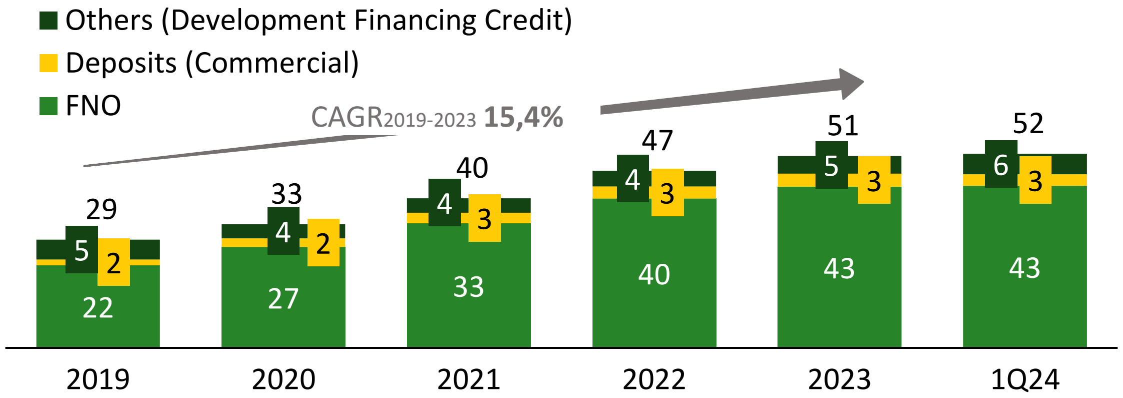
Increasing energy efficiency

Seeks to intensify financing for clean energy (solar, wind, biomass, small hydroelectric plants, etc.)

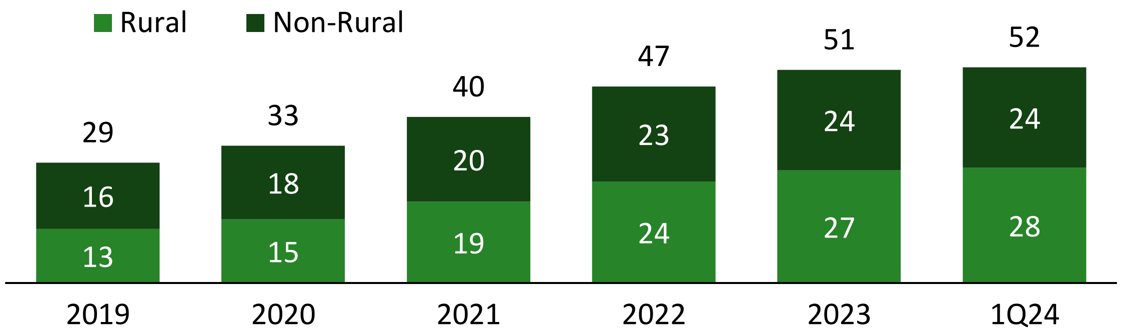
Source: Company Materials

Consistent Growth of the Credit Portfolio …

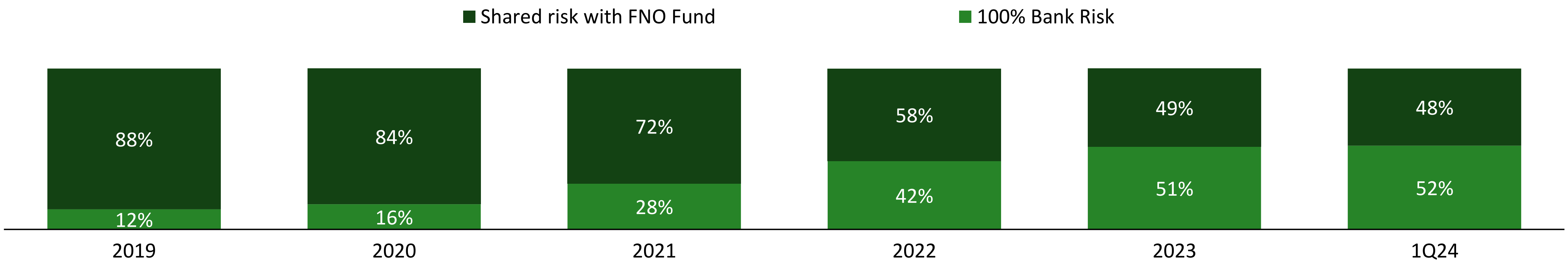
Breakdown by Funding Source (R$ bn)



Credit Portfolio Breakdown by Segment (R$ bn)



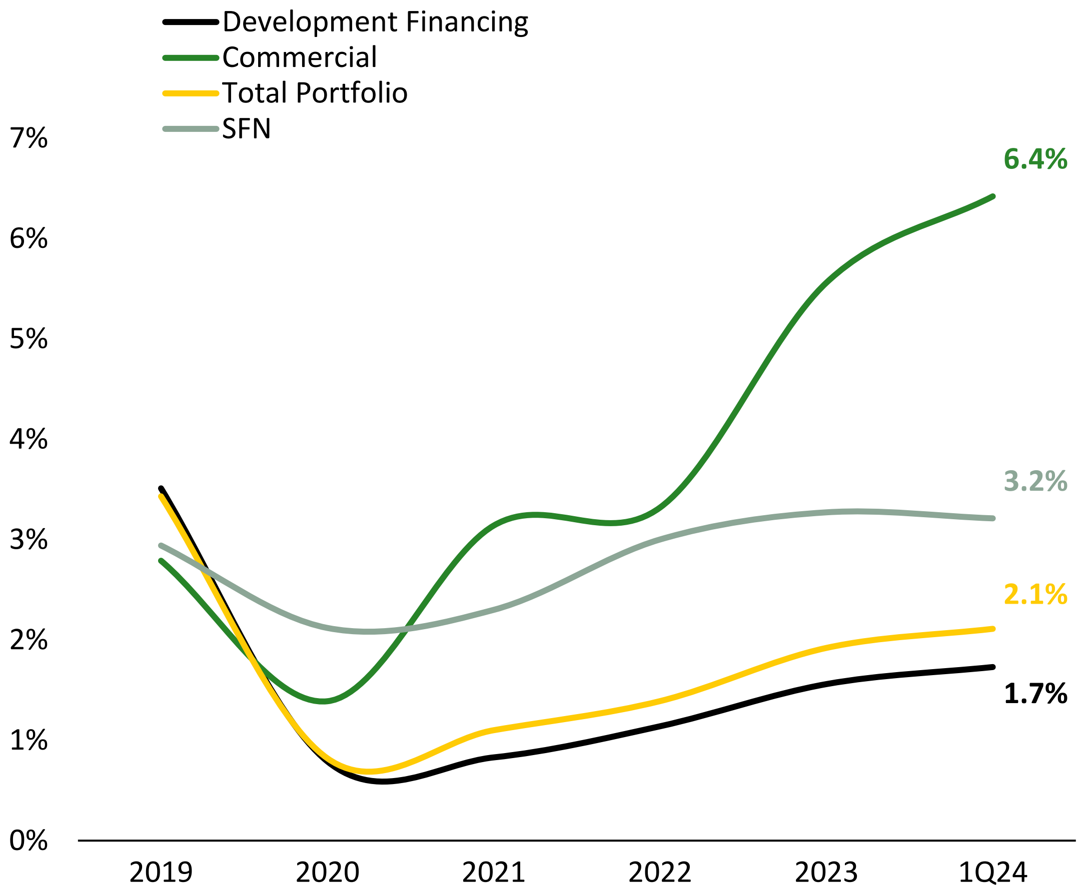
Credit Portfolio Breakdown by Exposure (%)



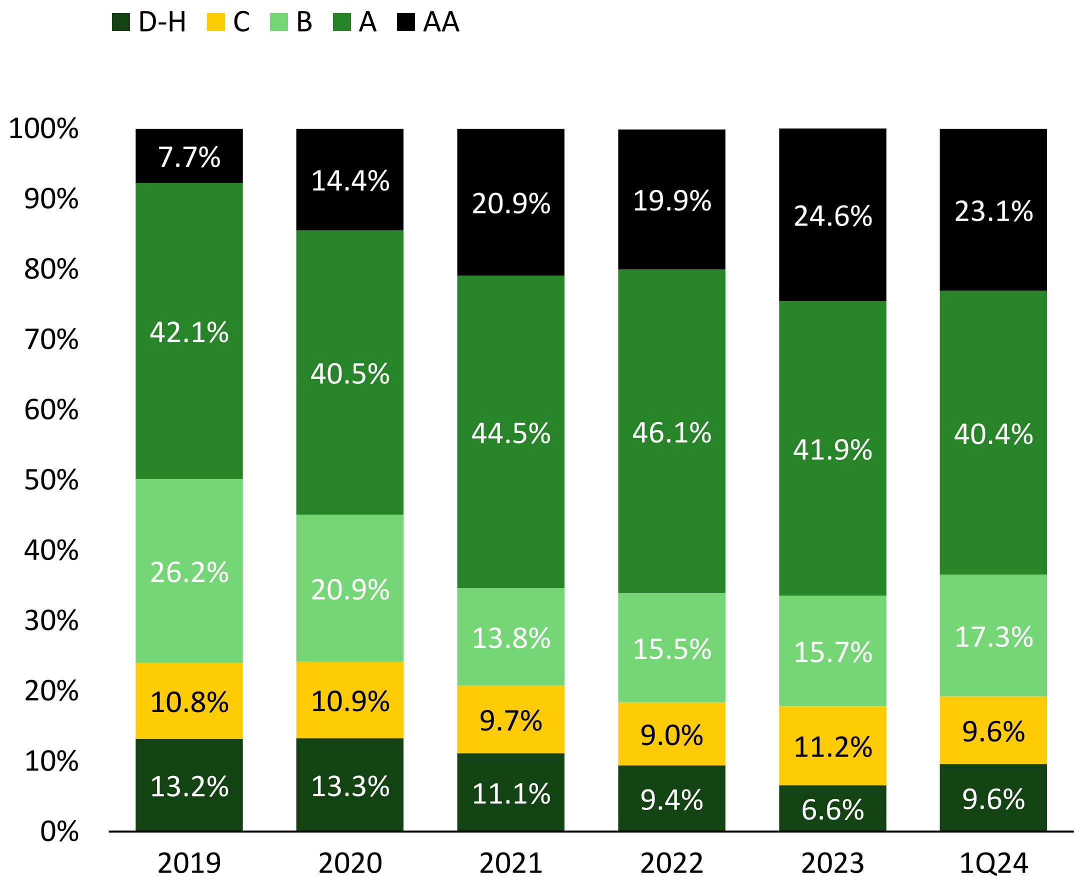
Source: Company Materials

... Coupled With High Credit Quality Standards...

NPL >90d by Credit Portfolio (%)



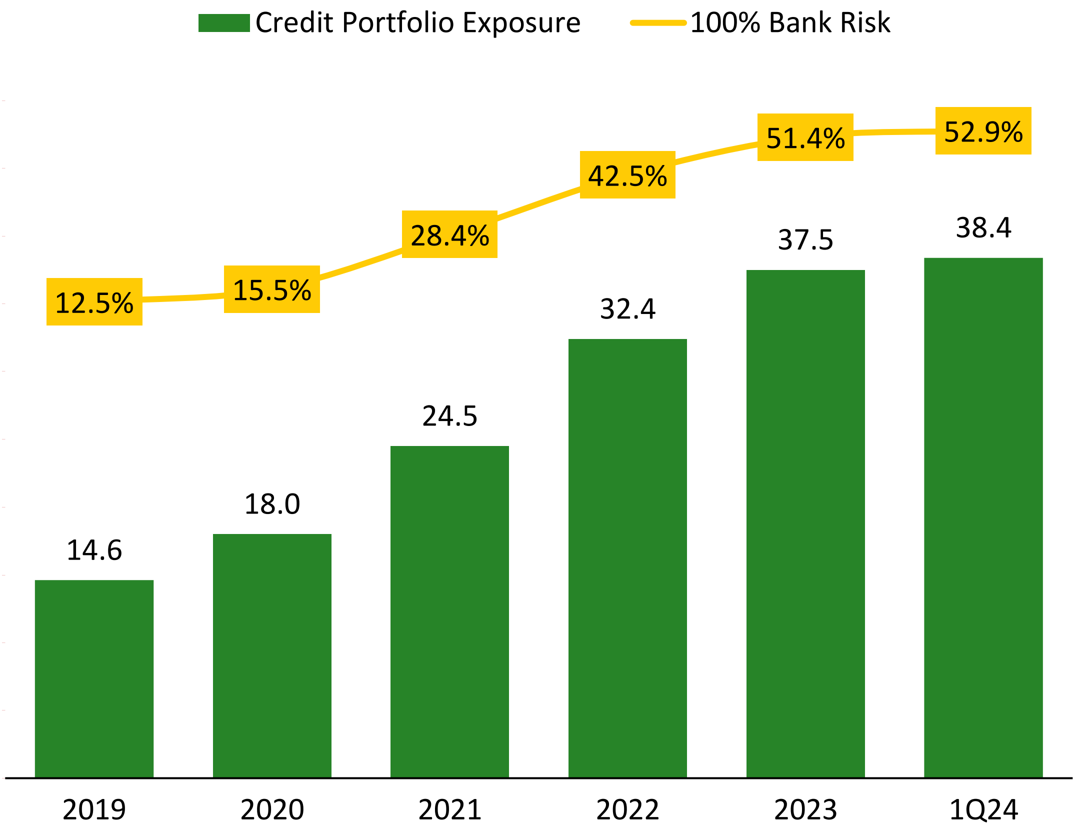
Credit Portfolio Breakdown by Risk Exposures (%)



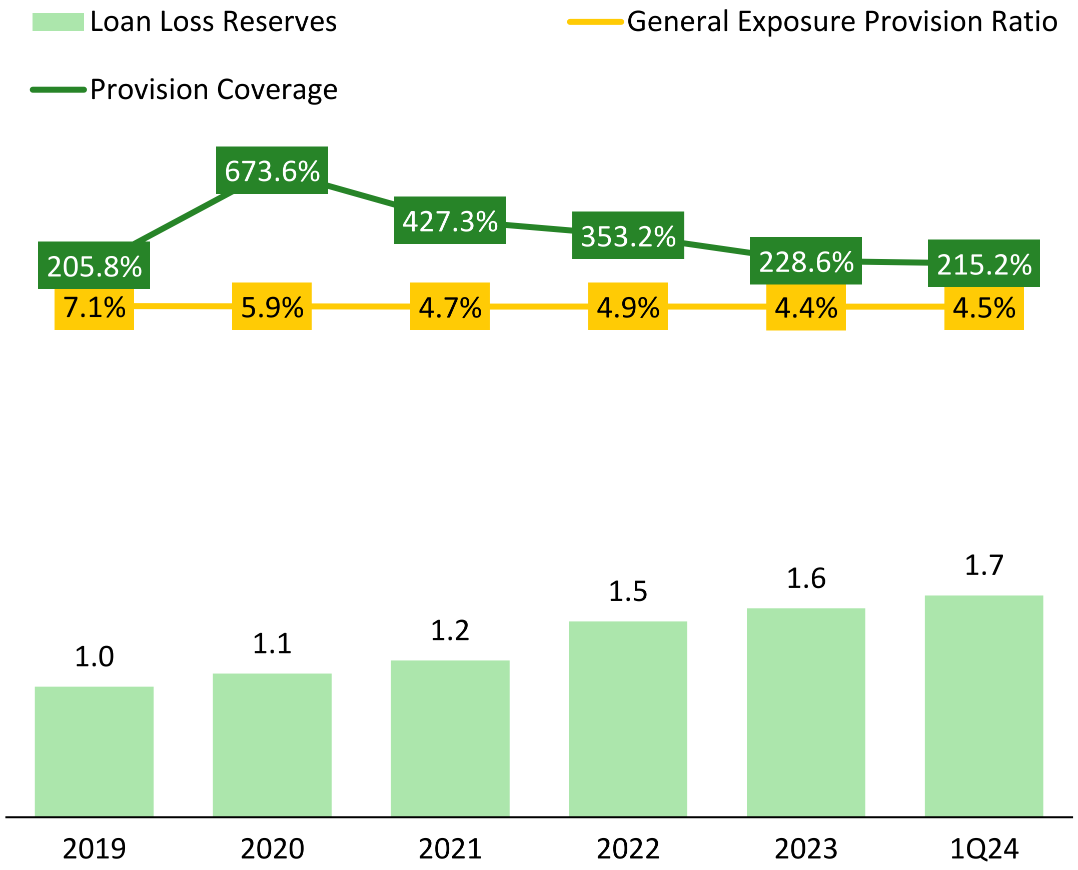
Source: Company Materials

… While Improving Risk-Reward Balance…

Credit Portfolio Exposure and Credit-Risk 100% (R$ bn; %)



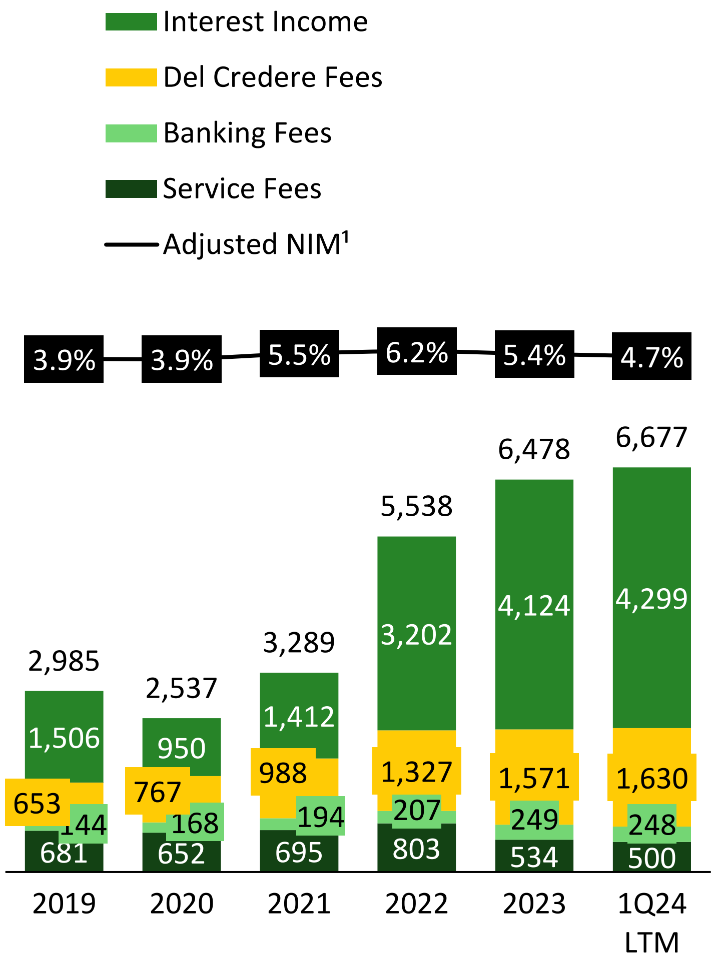
Provision and Coverage (R$ bn; %)



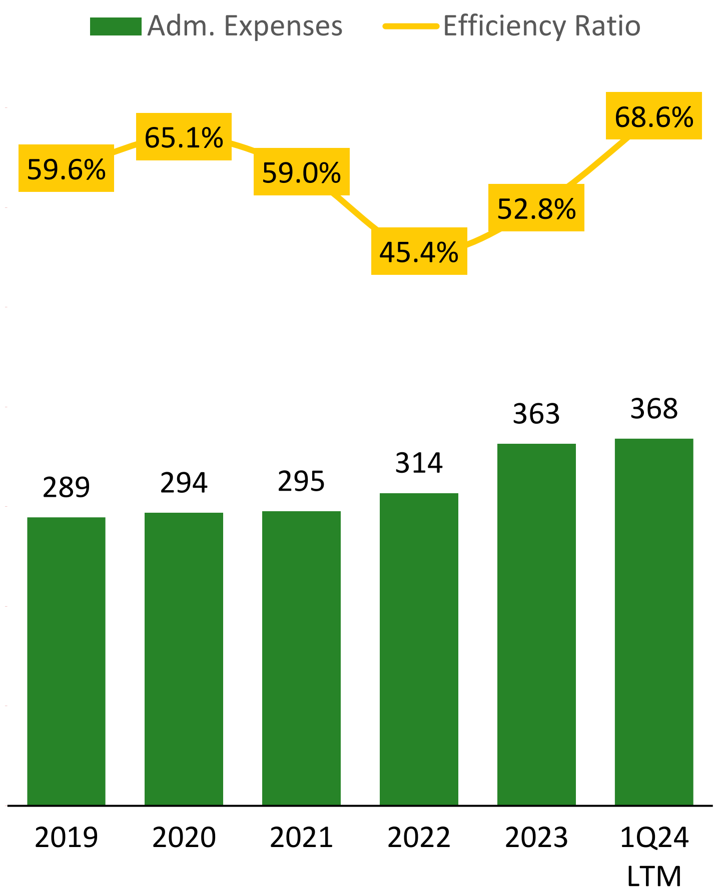
Source: Company Materials

... Delivering Sound Financial Performance Aligning Growth and Profitability...

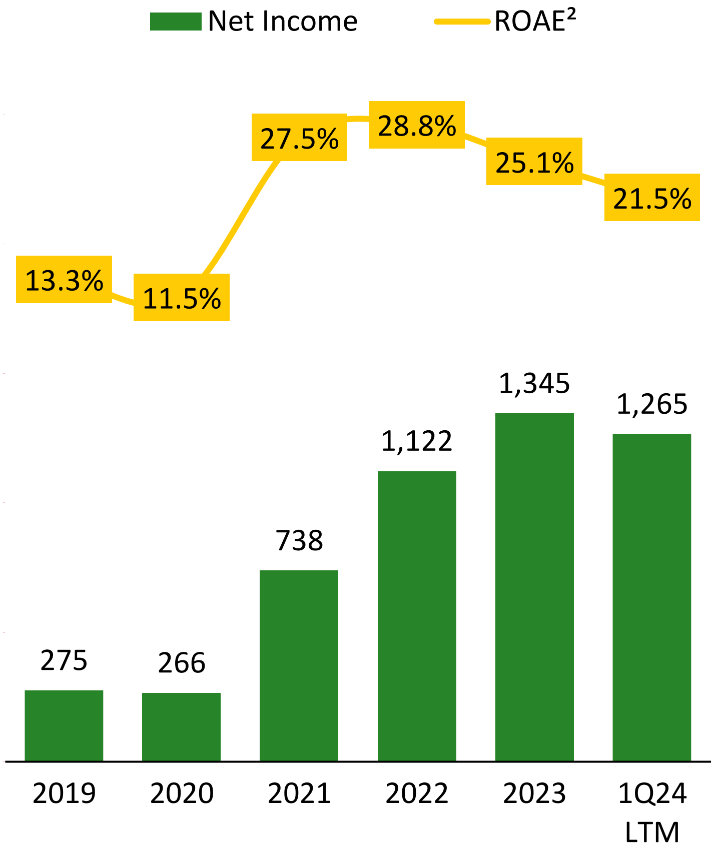
Revenue and NIM (R$ mm; %)



Adm. Expenses and Efficiency Ratio (R$ mm; %)



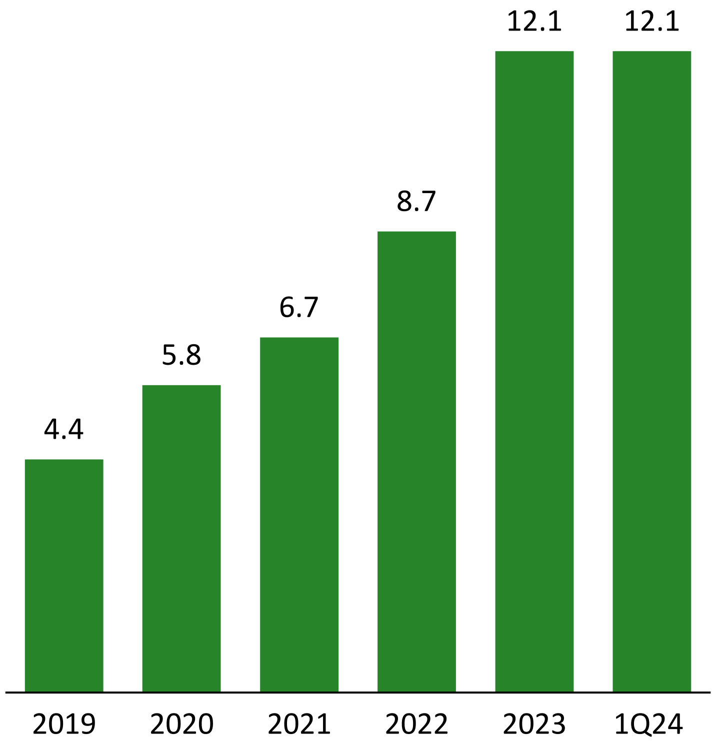
Net Income and ROAE (R$ mm; %)



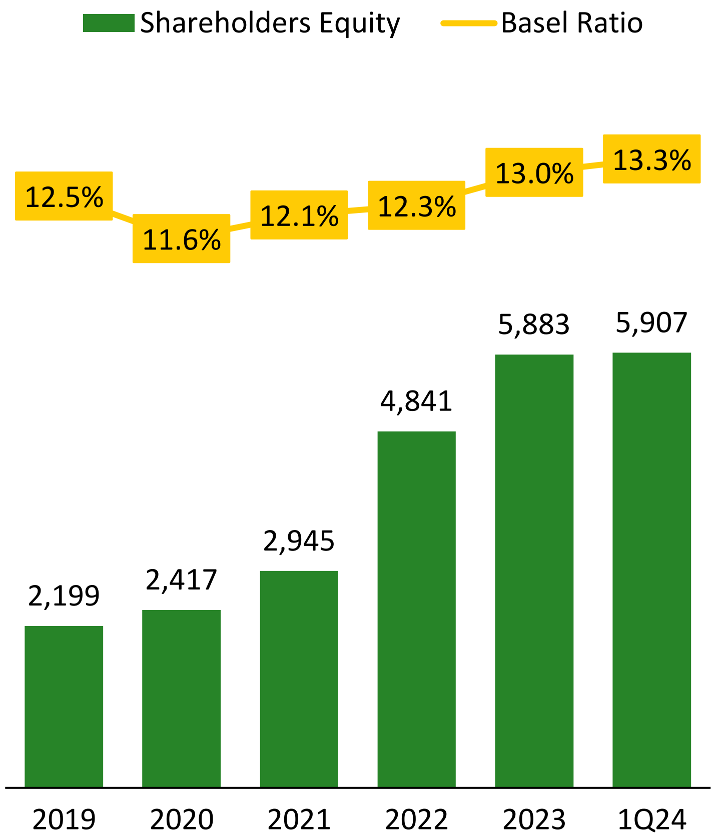
Source: Company Materials
Notes:
1. For Adjusted NIM calculation, considers (Financial Intermediation Result + Del Credere Fees - Financial Guarantee Provided) / Financial Instruments
2. Calculated from the net income of the period / average of the shareholders' equity of the current and previous year

… Backed by Long-Term Funding and Solid Capital Position

Average Deposits (R$ bn)



Shareholders Equity and Basel Ratio (R$ mm; %)



Ratings

Moody's

1st Moody's Assessment

Scale	Long Term	Short Term	Perspective
Global	Ba2	Ba2	Positive
Local	AA.br	ML A-1.br	Stable

FitchRatings

Scale	Long Term	Short Term	Perspective
Global	BB	B	Stable
Local	AAA	F1+	Stable

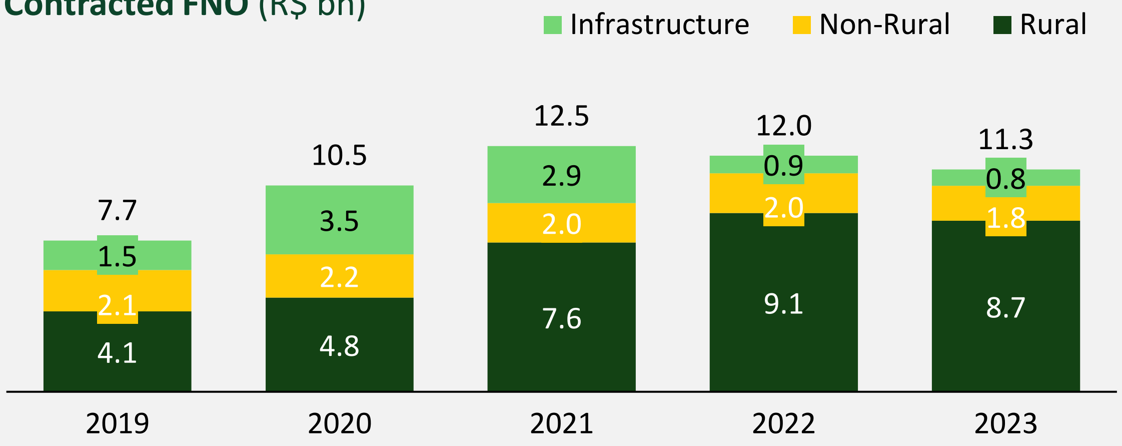
Source: Company Materials

FNO is an Important Lever for the Bank's Operation

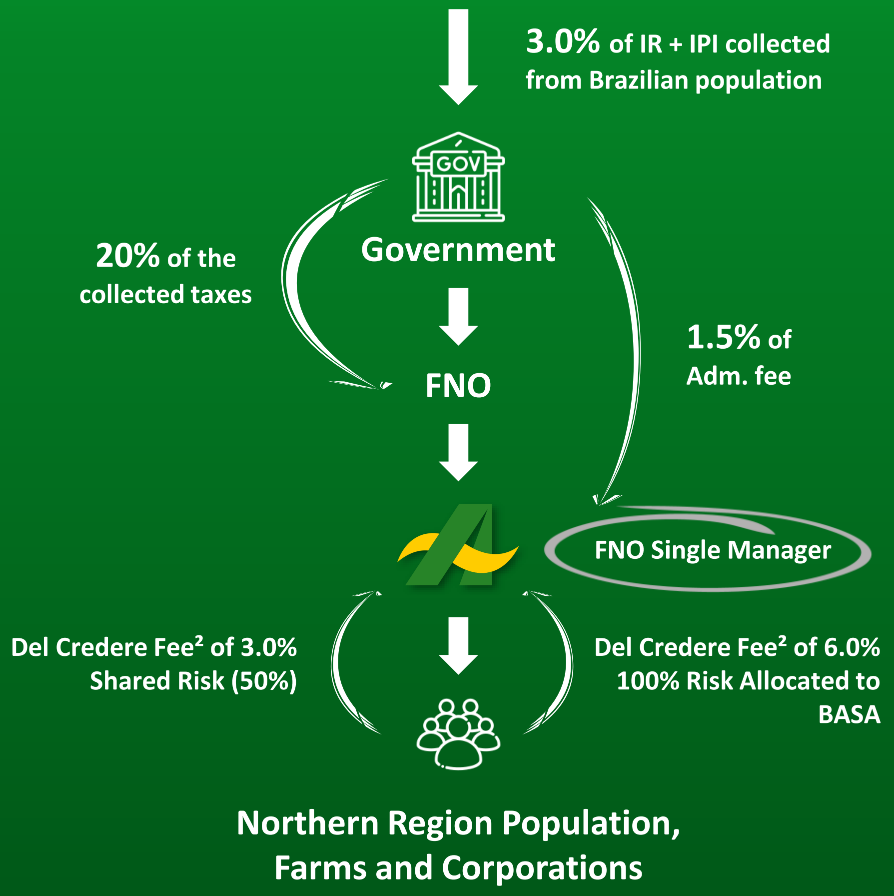
Overview

- The FNO (Fundo Constitucional de Financiamento do Norte) is a federal initiative **providing financial support for development projects in Northern Brazil**, focusing on various sectors including agriculture, industry and infrastructure
- Banco da Amazônia uses the FNO to **promote sustainable economic growth in the Amazon**, supporting projects that enhance local infrastructure and environmental sustainability
- For Banco da Amazônia, the FNO is crucial in fulfilling its mission as a development catalyst in the North, **contributing to its financial health through lending activities**

Contracted FNO (R$ bn)



FNO Structure Overview[1]

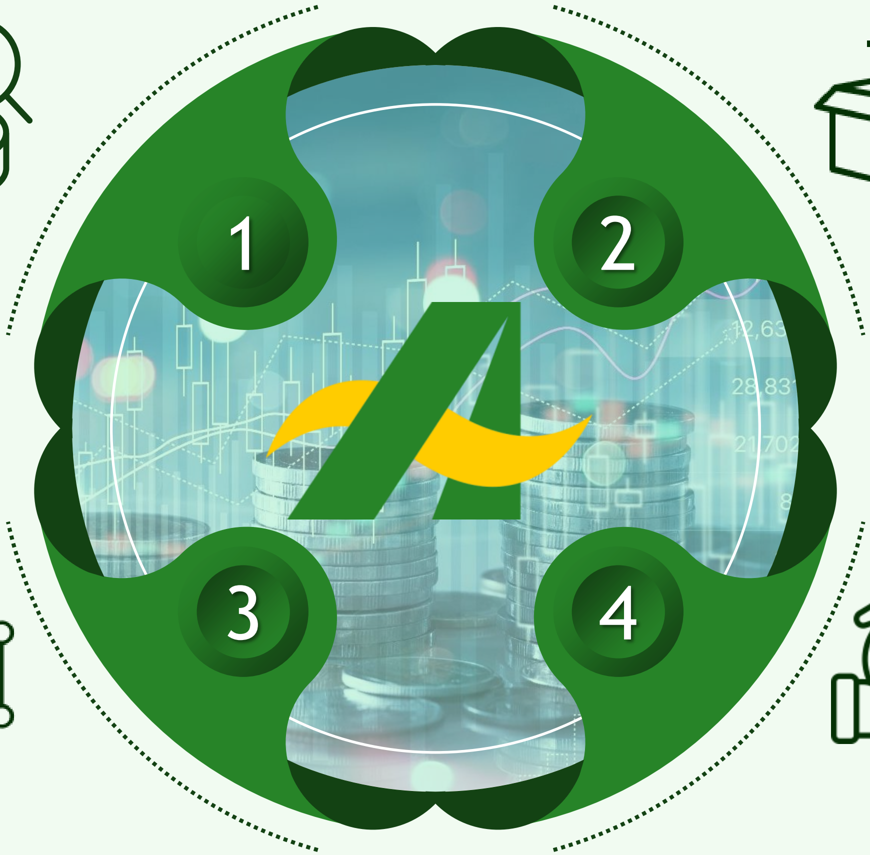


Source: Company Material
Note:
1. The FNO is a fund provided by the Constitution and regulated by force of law
2. Maximum rates charged

Broad Avenues Ensuring Long-Term Growth

Increase in Market Share Around Current Clients…

… Leading Towards Creation of New Products for Key Targeted Customer Profiles…



… Supported by a Digital and Omnichannel Interface …

… Scaling Up Fundraising Through New Alternative Sources

Multiple possibilities for expansion through strategies already identified

Source: Company Materials

1

Increase in Market Share Around Current Clients …

Banco da Amazônia aims at increasing significantly its market share, using clients of FNO lines as a key gateway for other segments

Segments of Organic Growth

	Companies	Individual and Rural Producers
Segment	Corporate	Individual / Rural Producer
Key Products	Working Capital; Exchange; Payments; Capital Raise	Credit Card; Credit with/ without consignment

Key Levers of Portfolio Expansion Growth:

1 Cross Selling

- Deepens market penetration by extending product offerings to employees of existing corporate clients, leveraging established relationships
- Boosts revenue by selling additional products to existing customers without increasing acquisition costs significantly

2 Network Effect

- As the network grows, so does brand awareness and credibility, which in turn drives further customer acquisition and retention
- Creating a community around the bank's services can lead to higher engagement and customer loyalty

Significant potential to be unlocked through consolidation of segments

Source: Company Materials

2

… Leading Towards Creation of New Products for Key Targeted Customer Profiles…

Expansion of product portfolio focused on supporting companies on funding needs, seeking new cash flows and cross selling

***Solid roadmap** of*
already targeted new services and solutions per segment

New Products Mapped

Segment	Closer to the core business	More Distant from the core business
Corporate	Financial management ● Collection ● Corporate Card ●	Fundraising Insurance Payments (POS) ● Payroll ●
Agri *Corporate and Individuals*	Financial management ● Collection ● Corporate Card ●	Insurance Fundraising
Individuals		Payroll Fundraising Insurance

Source: Company Materials

● Key opportunity to attract new cash flow

3

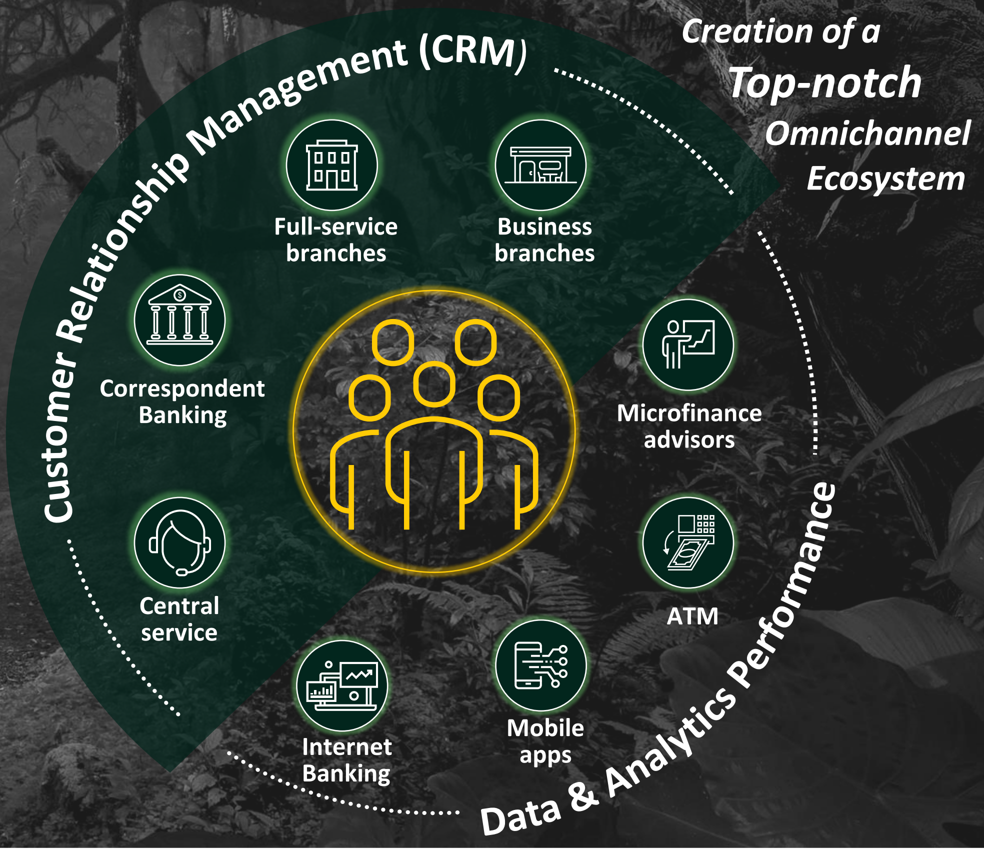
… Supported by a Digital and Omnichannel Interface …

Solid plan to improve digital procedures, creating a true omnichannel experience increasing client retention

From — Focus on full-service branches with bureaucratic processes, separate channels, and still in the early stages

Full-service branches	Manual processes and low-value activities in the back office
Business branches	Business generation processes, without cash management
Microfinance advisors	Distribution of MPO to urban micro-entrepreneurs
Partners	Agro partners that intermediate Pronaf operations
Mobile apps	Mobile limited to balance and PIX transactions

To — Multi-channel model integrated by CRM, data, and analytics capabilities



Source: Company Materials

4

… Resulting in a Larger and More Diversified Operation

The bank will develop new initiatives and products for its customers

New Products and Initiatives

Expanded client base for individuals, corporate, and rural sectors

Agile and better processes with improved digital journey through an omnichannel experience

Enhanced portfolio of credit products, security, funding, checking accounts, payment slips and credit cards

Enhanced portfolio of services with diversified revenue streams and less reliance on FNO

Multichannel service and sales enabled digitally (with a complete app), remote channels, and partners

Transformation and efficiency initiatives will drive the enhancement of current businesses and products

Source: Company Materials

BANCO DA AMAZÔNIA

Section 4

Closing Remarks

Banco da Amazonia Investment Thesis

Key developer of the Amazon region and administrator of the most important investment fund of the region

Tested business model that aligns efficient capital allocation with the regional development

Extensive track-record enabling the seizure of several long-term growth opportunities

Unique conduit to contribute directly with a sustainable regional development of the Amazon region

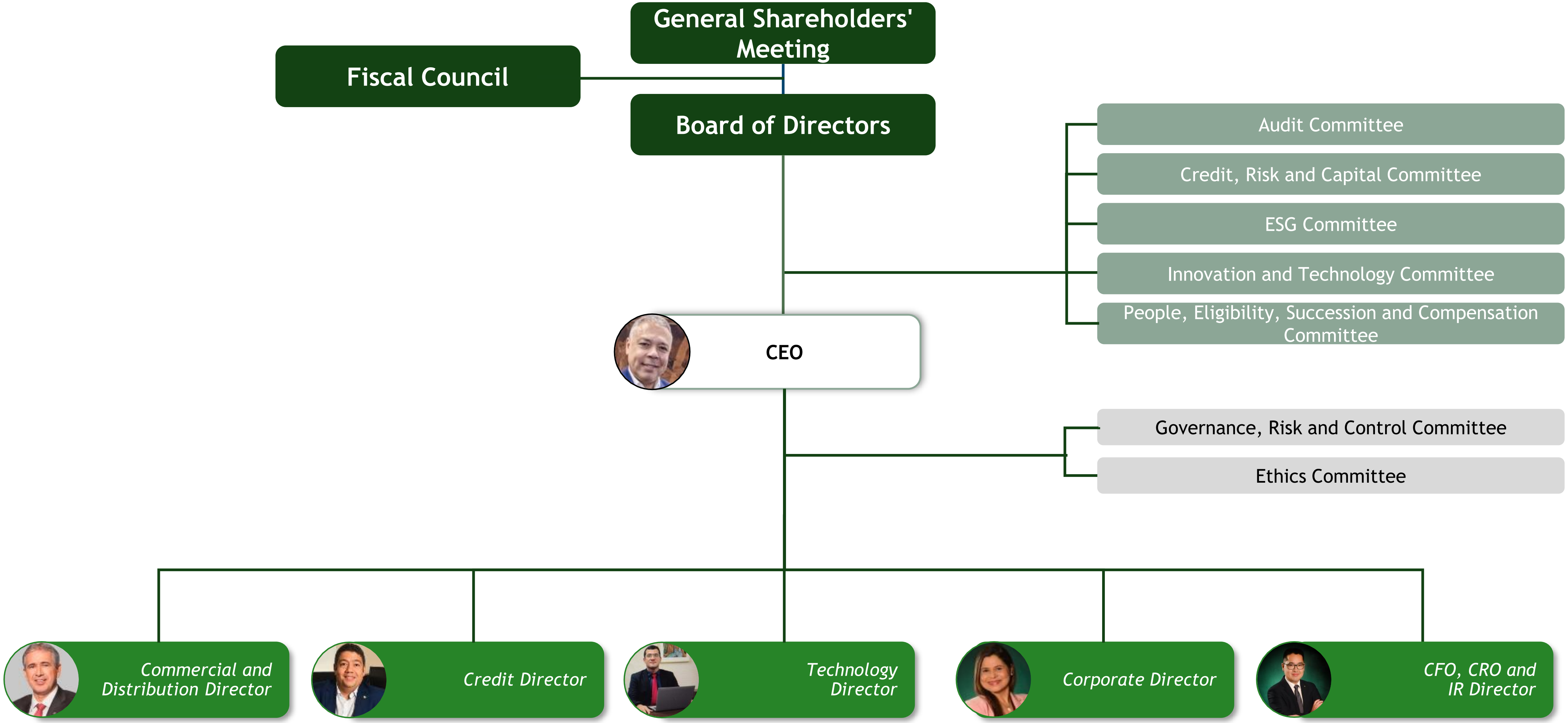
Source: Company Materials

BANCO DA AMAZÔNIA

Appendix

Corporate Structure & Governance

Organizational Governance Backed Dedicated Committees



Source: Company Materials

Top-Notch Management Team Backed by Strong Governance Standards

Management Team

	Name	Professional Experience	Education
 39 / 1	**Luiz Lessa** *CEO*	Banco do Brasil, RGE, PSEG, Brasilseg, Previ, Celpe, Cosern, Neoenergia	FGV, Ibmec, Mackenzie
 26 / 26	**Marivaldo Melo** *Commercial and Distribution Director*	Banco da Amazônia	FGV
 18 / 18	**José Quinto** *Technology Director*	Banco da Amazônia, BB Previdência	Ibmec, FGV, FUCAPE Business School
 26 / 26	**Ana Paula Bulhões** *Corporate Director*	Banco da Amazônia, BB Previdência	Trevisan, UFPA Universidade Federal do Pará, FGV
 17 / 17	**Roberto Martins** *Credit Director*	Banco da Amazônia	UFPA Universidade Federal do Pará, FGV
 18 / 4	**Fábio Maeda** *CFO, CRO and IR Director*	Titan, Terna Capital	USP
 46 / 46	**Alcir Bringel Erse** *Executive Secretary*	Banco da Amazônia, CAPAF	UFPA Universidade Federal do Pará

\# Years of experience   \# Years at Banco da Amazônia

Source: Company Materials

Winning Culture

Entrepreneurs
Identify opportunities and problems, propose and enable simple and efficient actions

Ambitious, visionaries and realistic
Contribution to the business ecosystem evolution, creating opportunities for the Company and constantly searching for better alternatives

Commitment to the outcome
Prioritization of activities and investments based on their return

Collaboration
Preference to build things alongside someone, valuing the teamwork and exchange of experiences

Governance Highlights

- Audit Committee
- Credit, Risk and Capital Committee
- People, Eligibility, Succession and Compensation Committee
- ESG Committee
- Innovation and Technology Committee
- **Listed in Level 1 B3 Governance Standards** (B3 Brasil Bolsa Balcão)

Experienced Board of Directors Committed to Company's Values

Antonio Carlos Sequeira
Independent Member

Inalio Vieira Cruz
Board Member

Luiz Lessa
Board member

Maria Abadia da Silva Alves
Chairman

Ana Patrizia Gonçalves Lira
Board Member

Lauro Arcangelo Zanol
Board Member

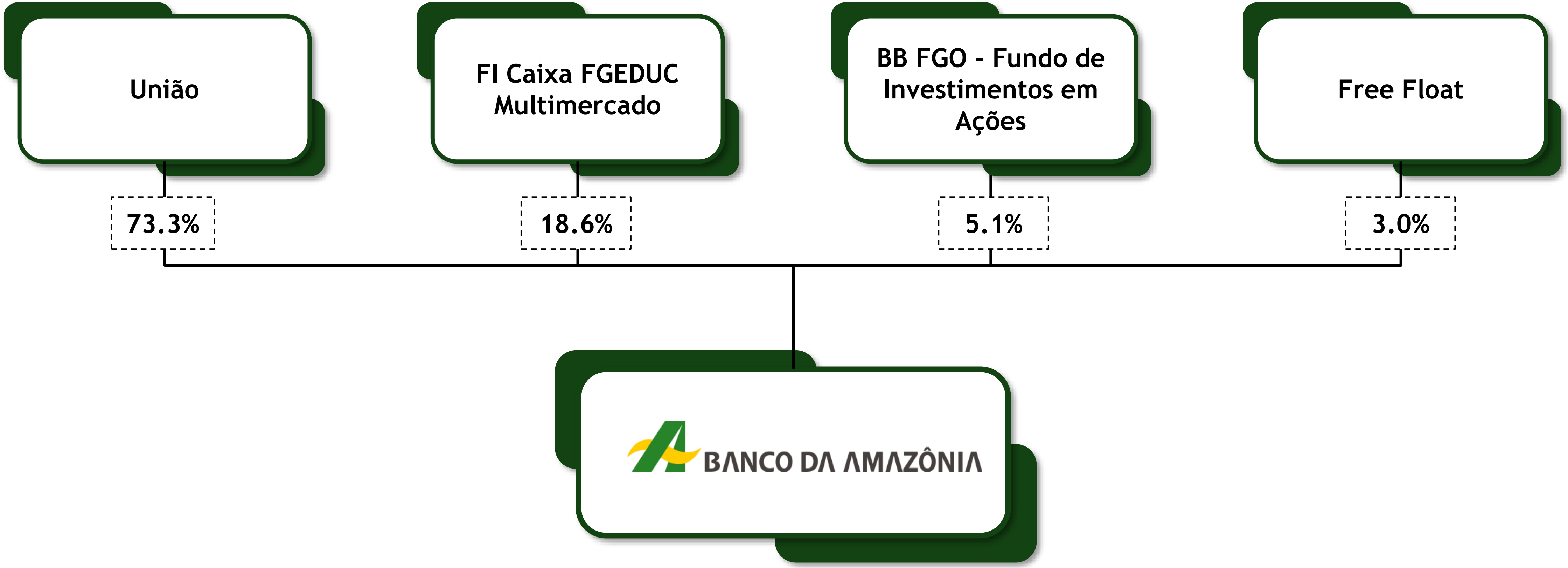
Rodrigo Octávio Orair
Board Member

Experience

Education

Source: Company Materials

Shareholders Structure



Source: Company Materials

Relationship and Potential Partnerships With Multilateral Organizations

Advantages of Partnerships with Multilateral Organizations

Access to Expertise: Leverage the technical knowledge and global experience of multilateral organizations

Increased Financial Resources: Access to significant pools of capital for funding large-scale projects

Risk Mitigation: Shared risk through co-financing and support in project implementation

Sustainable Development Focus: Alignment with global best practices in sustainable development and environmental conservation.

Universe of Potential Partners[1]

Inter-American Development Bank

World Bank Group

European Investment Bank

Development Bank of Latin America

Asian Development Bank

Bank aus Verantwortung

U.S. International Development Finance Corporation

Banco da Amazônia and Agence Française de Développement

Agreement Details

The partnership involves a **R$400 million (EUR 80 million)** investment destinated to finance the bioeconomy and sustainability of amazon florets

Objective

Support **sustainable development** projects in the **Amazon region**, focusing on **environmental conservation and economic development**

The transactions reinforce Banco da Amazônia ability to be a **key host for freight capital allocation on Amazon** biodiversity support and development

Source: Company Materials
Note: (1) non-exhaustive

Disclaimer

This presentation shall not constitute an offer to sell or the solicitation of an offer to buy any securities, nor shall there be any sale of securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such state or jurisdiction. In addition, this document and any materials distributed in connection with this presentation are not directed to, or intended for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction.

Certain statements included in this presentation are not historical facts but are forward-looking statements. Forward-looking statements generally are accompanied by words such as “believe,” “may,” “will,” “estimate,” “continue,” “anticipate,” “intend,” “expect,” “should,” “would,” “plan,” “predict,” “potential,” “seem,” “seek,” “future,” and “outlook” and similar expressions that predict or indicate future events or trends or that are not statements of historical matters, but the absence of these words does not mean that a statement is not forward-looking. These forward-looking statements include, but are not limited to, statements regarding estimates and forecasts of other financial and performance metrics and projections of market opportunity. These statements are based on various assumptions, whether or not identified in this presentation, and on the current expectations and are not predictions of actual performance. These forward-looking statements are provided for illustrative purposes only and are not intended to serve as, and must not be relied on by any investor as, a guarantee, an assurance, a prediction or a definitive statement of factor probability. Actual events and circumstances are difficult or impossible to predict and may differ from assumptions. Many actual events and circumstances are beyond the control of the Company. Some important factors that could cause actual results to differ materially from those in any forward-looking statements could include changes in domestic and foreign business, market, financial, political and legal conditions. These forward-looking statements are subject to a number of risks and uncertainties, including the risks presented elsewhere herein. If any of these risks materialize or our assumptions prove incorrect, actual results could differ materially from the results implied by these forward-looking statements. In addition, forward-looking statements reflect the Company's expectations, plans or forecasts of future events and views as of the date of this presentation.