

INSTITUTIONAL

FEBRABAN – Brazilian Federation of Banks

April - 2019

FEBRABAN
Federação Brasileira de Bancos

Summary

Vision

Mission and Key Stakeholders

Corporate Values

Strategic Goals

What We Want

Corporate Governance

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Committees: The Pillars of FEBRABAN

Strategic Issues for 2019

Vision

**A healthy, ethical and efficient financial system
is essential for Brazil's sustainable economic
and social development.**

Mission and Key Stakeholders



**Representativeness:
97% total assets and 93% net equity**

Corporate Values

- Promoting ethical, moral and legal values
- Valuing people, work and entrepreneurship
- Incentivizing citizenship and socioenvironmental responsibility practices
- Defending the private sector, free markets and free competition
- Defending dialog, respect and transparency in relations with customers and with society
- Operating in a professional and transparent manner
- Valuing diversity and social inclusion

Strategic Objectives

- To represent its associates before the powers that be and entities representing society.
- To engage with authorities and institutions in drafting and enhancing the normative system.
- To embark on initiatives for the continuous improvement of the system's productivity and the reduction of risk levels.
- To strive for efficient financial intermediation while increasing its contribution to society, including engaging in efforts that assure the population of increasing access to financial products and services.
- Inform society about the role and contribution of the financial system to the sustainable economic and social development of Brazil.

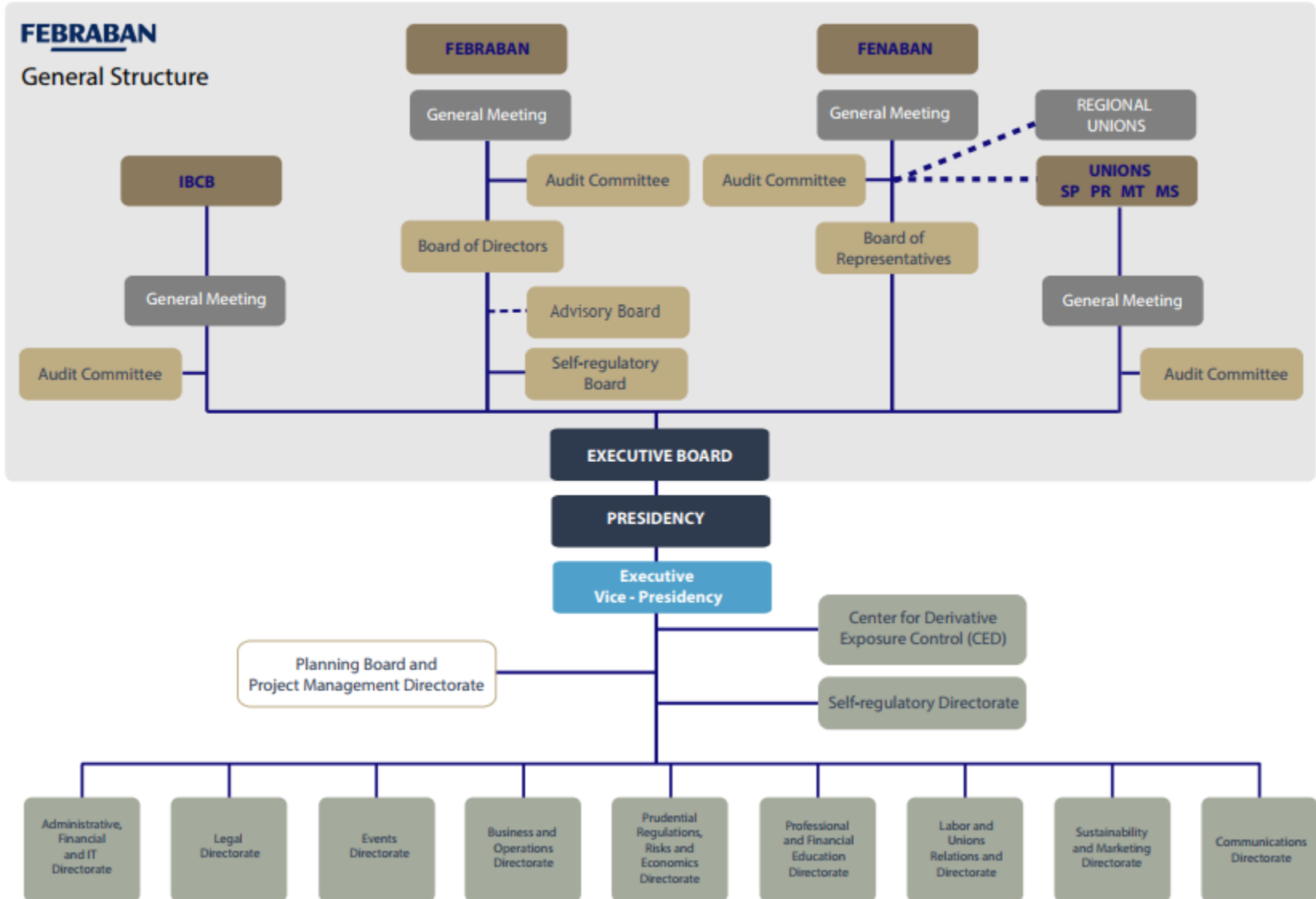
What We Want

To endow the banking system with the conditions and tools required so it can render the services and the financial intermediation expected by society.

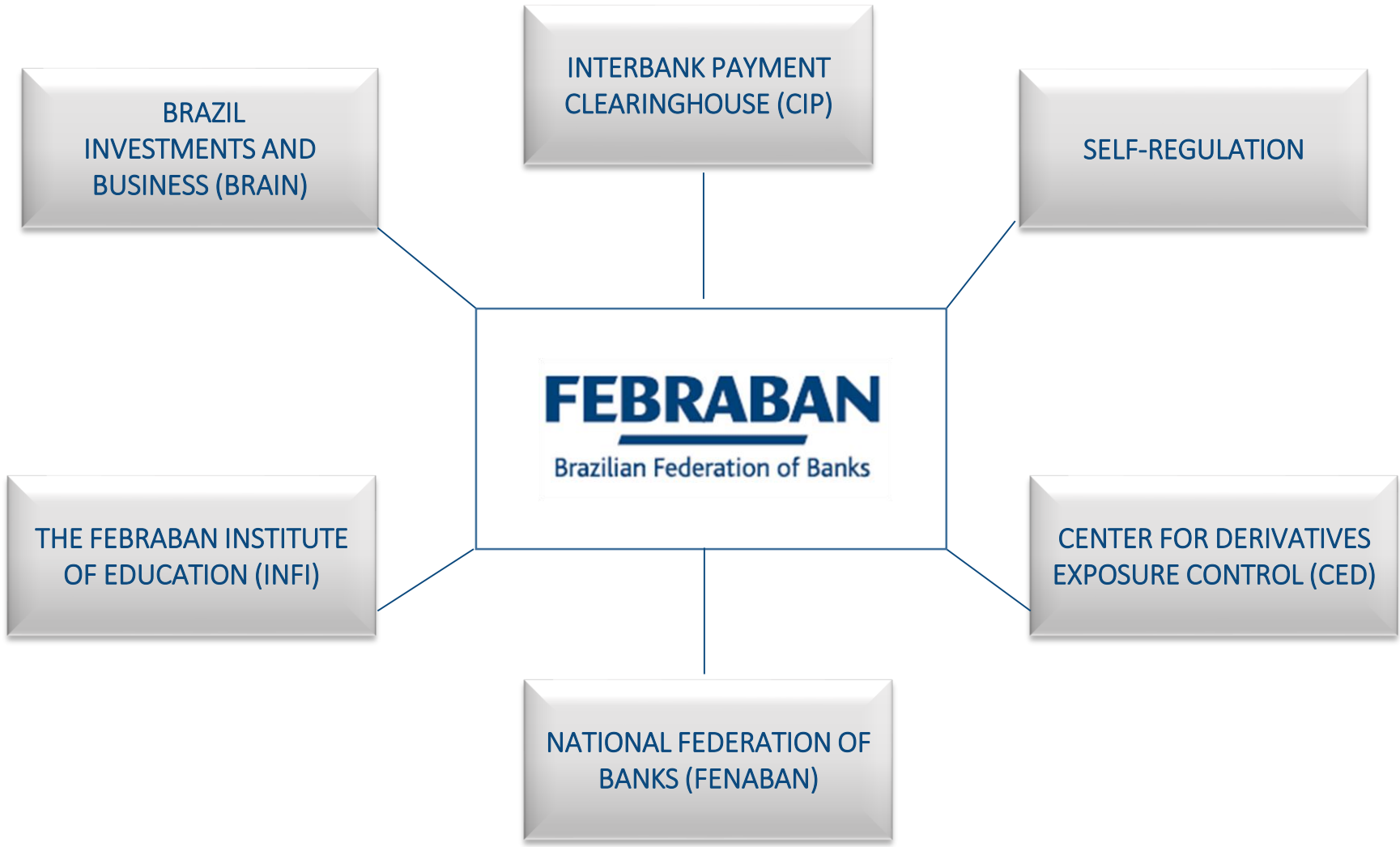
Corporate Governance

Members	Structure	Main emphasis
Banks	Board of Directors	Strategic management
Banks and other economic sectors	Advisory Board	Closer relations with sectors of the economy
	Self-regulatory Board	Personnel Improvement
Banks	Executive Board	Strategic and executive management
	Precidency and Executive Vice Presidency	
	Technical Committees	Executive and operational management

General Structure



Connections



Products and Services

- Preparation of studies and technical notes regarding bills of law before the Brazilian Congress
- Coordination of judicial initiatives in defense of the industry
- Positioning with the media in regard to matters of interest to the associates and society
- Representing the banks before domestic and international authorities and entities
- Preparation, disclosure and discussion with regulatory bodies of proposals for making the system efficient while minimizing its risks

Products and Services

- Disclosure of information about bank products and services
- Coordination of studies, research and initiatives that seek to enhance the image of the industry, the level of service and relations with consumers
- Implementation and management of bank self-regulation
- Engaging in actions for social responsibility, sustainability and inclusion
- Training for associates
- Holding events of interest to the associates and to society
- Negotiating the industry's collective labor agreement

Committees: The Pillars for FEBRABAN

- Significant participation of representatives from associated banks
- Gather technical knowledge, expertise and focus
- Support the implementation of projects generated by Strategic Issues
- Conduct studies, research and discussions, analyze alternatives and provide recommendations to the Executive Directorate
- Participate in discussions with relevant stakeholders such as The Brazilian Central Bank, Ministries, Public and Private Entities, Opinion Leaders, the Press and Trade Unions
- Defines the formation of Sub-Committees and/or Working Groups



Each Committee is headed by a Sectoral Directorate (member and alternate) and a Director of FEBRABAN

Committees

**Prudential Regulations,
Risks and Economics
Directorate**



**Business Policies and
Operations Directorate**



Committees

- Accounting Matters
- Credit Environment
- Compliance
- Internal Auditing
- International Business
- Risk Management
- Prevention of Money Laundering and Financing of Terrorism

- Banking Products – Personal Banking
- Banking Products – Business Customers
- Banking Security
- Banking Automation and Technology
- BNDES Issues
- Fraud Prevention

- Innovation
- Payroll-deductible Loans
- Government Relations
- Treasury Operations
- Vehicle Financing
- Rural Credit

Committees

**Communications
Directorate**



- **Communication**

**Labor and Union
Relations Directorate**



- **Human Resources**

Legal Directorate



- **Legal Affairs**
- **Taxation**

**Self-Regulation
Directorate**



- **Ombudsman and
Customer relations**
- **Customer Service Center**

**Marketing and
Sustainability
Directorate**



- **Social Responsibility and
Sustainability**

Committees

Committees

Strategic Issues 2019

The impact of Digital Revolution on the banking business
Public Image of the Industry
Improved Credit Environment and Increase in Efficiency
Taxation of the Banking System
Banking Security, Fraud Prevention and Compliance

Self-Regulation
Quality of Banking Services/ Customer Relationships
Prudential Regulations
Labor Relations
Sustainability / Socioenvironmental Responsibility
Economic Plans and Monetary Correction Index

As a result of the prioritization process, seven issues were identified as strategic for FEBRABAN's actions

Others Issues

Thank you!

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