

Anti-Money Laundering Activities (GRI SO2, SO4, SO5)

As far as the Bank is concerned, preventing and fighting against money laundering is, besides a legal obligation, a social responsibility and commitment to the nation. The Bank has on the Internet information on the strategies used by criminals to convert “black money” into legitimate-looking money, informing its policies to prevent and fight against money laundering and also giving suggestions to customers to avoid them being used by criminals in money laundering schemes.

Staff training and the strategies adopted by the Bank to prevent the use of its products and services in money laundering as well as to monitor and detect signs are constantly improved, having as a reference the legislation in effect, international principles and best market practices.



BB’s training was certified by the ENCCLA (National Strategy to Fight Corruption and Money Laundering) seal. The seal is a certificate granted by the Ministry of Justice to courses on how to fight against money laundering and financing of terrorism. Its content meets the requirements defined by the National Empowerment and Training Program to Fight Money Laundering.

In 2008, the Bank took part in meetings held by the National Strategy to Fight Corruption and Money Laundering (ENCCLA) and supported the Plenary Meeting of the Financial Action Group on Money Laundering and Financing of Terrorism (GAFI).



Technology, Logistics and Operational Support

An increasingly modern, safer and more reliable Bank, with focus on providing excellent service and improving operational efficiency. These are the guidelines that guide the technological, logistical and operational support actions.

In upgrading the Bank’s technological complex – the largest in Latin America, which assures efficient support to new businesses, new ATMs were purchased and over R\$ 122 million was invested to increase





the capacity for data processing, storage and traffic. The speed of the mainframes, which is one of the highest among banks in Latin America, reached 135 thousand mips (million instructions per second).

In less than a year, more than 7.7 thousand ATM terminals have been replaced by more modern models. We have also taken strides forward in the implementation of back-office actions. Electronic processing of deposit slips reached 784 branches. In 2008, more than 57 million envelopes were processed, totalling R\$ 39 billion.

Another measure that brought efficiency gains was the implementation of an electronic document manager. With the reduction in paper consumption, this application provided greater agility in customer service. About two million signature cards were digitalized, as also approximately 360 million checks, which can be viewed through Internet Banking.

Seeking greater efficiency, with security and stability, we proceeded with the free software adoption program. We ended 2008 with all the workstations and network servers of branches using the GNU/Linux operating system and more than 90% of workstations in the Bank using BROffice software. To increase the security of our businesses according to the rules of Basel II, the Bank improved the technological contingency processes, continued the process of building the new data center according to the model of the Private-Public Partnership and started works to install a computer center.

This center will be a high-level technological and security environment, according to international constructive standards. It foresees the installation of data centers, equipped with modern diesel generators and a cooling system with a minimum environmental impact.

Percentage of automated transactions by channel

